WHICH?
FULL OF GOOD SUGGESTIONS
FEBRUARY 2001

Car safety league
MINI MPVS PLUS 50 OTHER CARS RATED

Wap phones
HOW GOOD ARE MOBILE INTERNET SERVICES?

Second sets
TVS WITH BUILT-IN VCRS ON TEST

HOW SOME BANKS STILL PAY LOYAL SAVERS LESS

Are you losing pounds?

www.which.net

Six years on – and loyal savers are still losing out

It's six years since *Which?* first highlighted the issue of obsolete accounts – or, more simply, how some banks leave loyal savers' cash in increasingly poor-paying accounts while they offer higher rates to new customers.

Since then the Banking Code, the industry's own set of minimum standards of conduct, has attempted to stamp out the practice. But our research has consistently shown that, however tight the wording of the code gets, some banks and building societies still find ways round it.

This month, we reveal that some of the biggest names on the high street, including Abbey National, Alliance & Leicester, Britannia BS and Woolwich, still have accounts whose rates have dropped to below-average levels while they have other, similar accounts paying higher rates.

It's clear that the Banking Code needs to be tightened yet again. We want to see banks pay comparable levels of interest on broadly similar accounts, as well as closing the sometimes substantial gap between interest paid on older, often branch-based accounts and newer ones accessed by phone, cash machine or the internet.

In the meantime, be an active saver: keep an eye on the rate your accounts are paying and compare it with those in 'Savings Monitor'. Or perhaps choose an account that's paid consistently good rates for some time. We looked at thousands of accounts to find these; see p13 for our pick of the crop.

Helen Parker

Editor
Helen Parker

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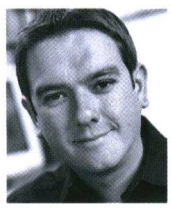
Rebecca Fearnley reveals why it doesn't pay to be loyal – p10



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insidestory

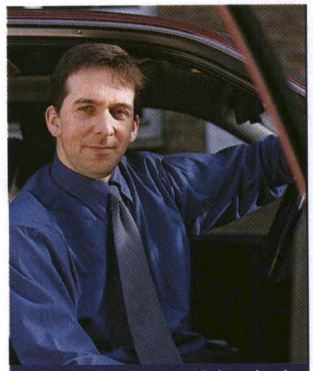
Consumer stories that make a difference

No-claim no gain

If your car insurance is with CGU Direct it could pay to carefully check your renewal notice. CGU has admitted that it has been sending some of its policyholders notices showing incorrect no-claims discounts (NCD) – so if you want to shop around it could affect the premium you are quoted.

Which? was alerted when Ian Cruickshanks contacted us after he spotted only four years' NCD was given on his renewal, instead of the six he was entitled to. When he shopped around some other insurers quoting a four year discount, they weren't able to beat CGU Direct's quote of £304. However, when he used the correct six-year NCD, Tesco beat CGU Direct by more than £50.

Norwich Union, which now owns CGU Direct, has confirmed that it was already aware of this issue and told us it will soon cease to be a problem as it's moving all its CGU Direct policyholders over to the Norwich Union computer system.



Ian Cruickshanks spotted the mistake

Norwich Union has apologised to Ian for any inconvenience the error caused. But it wasn't able to tell us how many CGU Direct policyholders have been affected, and it has no plans to contact any of them.

Wills rogue gets new lease of life

A boss from a will-writing company which left thousands of dismayed customers out of pocket and their wills in chaos is setting up in business again.

JHD Associates Ltd became infamous last year after more than 10,000 wills went astray and the directors apparently disappeared abroad.

Now, a former director of JHD, Gerald Barton, has begun to set up a will-writing service called Willmakers, based in east Yorkshire. He has already been rapped by a trade body.

Ron Crossley and his wife, Eileen, had paid JHD a total of £287 to cover the cost of writing a will for each of them, to store the wills for life, and legal advice for the executor when it was time to sort out probate after death.

JHD had claimed the wills were safely stored in 'Somerset House (The Nation's Will Storage Centre)'. In fact, they were in boxes at a storage company in Wincanton, Somerset – with no system for retrieving them in the event of a death. The victims of JHD are still out of pocket. Having paid for inadequate storage and legal advice they would never receive, they were then faced with a further fee to recover their will.

Ron, and thousands of other customers, were lucky to see

Pie-in-the-sky claims to end

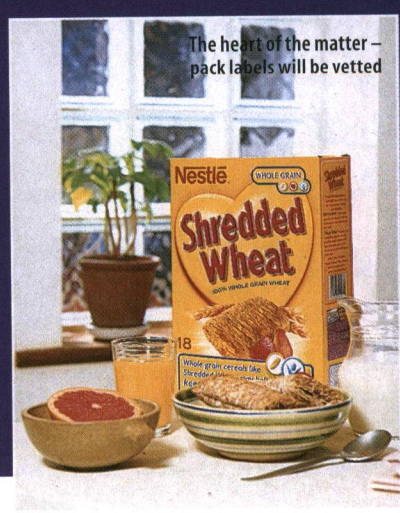
A new watchdog is to clamp down on makers of 'wonder foods' who mislead consumers with exaggerated claims that their product will potentially benefit health.

Last year food giant Nestlé was fined £7,500 for breaching food labelling regulations, by claiming on its Shredded Wheat packets that eating the cereal would cut the risk of heart disease. Trading standards officers (TSOs) prosecuted Nestlé and a court found that the packets were making an illegal claim.

This is just the sort of problem that the Joint Health Claims Initiative (JHCI), launched at the end of last year, is aiming to stop.

Until now, companies which have made health claims – such as saying the food can 'benefit the health of the digestive system' – haven't had to provide evidence to back up the claim first. Under the new initiative, they will.

The JHCI is a joint venture between consumer organisations (including Consumers' Association), enforcement bodies such as TSOs, and the food industry to control the use of health claims on food. The next stage will be, through its voluntary code, to vet health claims before they appear on the label. This process should start soon. The aim being to give consumers greater confidence that health benefits aren't exaggerated and the claims are based on scientific evidence.



The heart of the matter – pack labels will be vetted

The initiative is a useful step towards controlling health claims – but it's only voluntary. Ultimately, claims need to be controlled by European law – proposals are expected in July. In the meantime, we think that the JHCI would have more clout if it was overseen by the Food Standards Agency.

City slickers: we

In October's *Which?* we told you about evidence we'd uncovered of bad practice and mis-selling by City Financial Partners Limited (CFPL), a firm of financial advisers tied to Lincoln Financial Group.

Since then many further stories of mis-selling and high-pressure sales tactics have surfaced. We've heard from people who believe they've been mis-sold life insurance, mortgage endowments, pensions and savings plans.

We now know Lincoln commissioned an investigation in 1996, part of which looked into CFPL advisers' sales. A number of advisers were subsequently suspended and Lincoln paid thousands of pounds in compensation for

PHOTOGRAPHY JOHN TRENHOLM, MAGNUM, CLIVE ROWAT, CHRIS BALCOMBE

Ron and Eileen Crossley, two victims of will writers JHD Associates

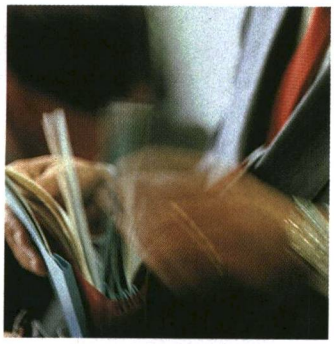
their wills again – another company, Wills Legacy and Law (WLL), stepped in to pick up the pieces, and contacted customers to tell them that JHD had ceased trading. It asked for £7.50 to retrieve the wills, which Ron paid.

A spokesman for WLL said that, despite its efforts to contact all the owners of the wills, about 1,500 still hadn't replied. The next step was to try to trace their executors.

Mr Barton's new business, Willmakers, has stationery which carries the logo of the trade body The Society of Will Writers. But the society told *Which?* that it did not endorse Willmakers and had asked Mr Barton, whose business card describes him as a director, to remove the logo. It added that JHD had been refused membership of the society.

Companies House is set to shut down JHD Associates, and police officers are gathering evidence to see if there are grounds for a criminal investigation.

call for full review



mis-selling. However, when we asked Lincoln about the 1996 investigation it carried out, it told us this was 'all part of normal compliance monitoring'.

The industry regulator, the Personal Investment Authority, also knew about the problems with CFPL in 1996, but despite these early alarm bells, CFPL continued trading for another four years.

Lincoln has told us it is taking the issues we have raised 'extremely seriously' and is currently undertaking a review of certain savings plans sold by CFPL. However, we think it doesn't go far enough and have called on the regulator to extend this to cover all CFPL's business. This could involve the investigation of thousands of files.

Although Lincoln has disposed of its entire sales force, it remains responsible for any mis-selling carried out by any of its tied advisers.

If you think you have been wrongly sold a Lincoln product by one of its advisers, you should make a complaint – for details, see 'Contacts', p59.

We would welcome a copy of your complaint to Dept TF at our Hertford address. See 'Contact us', on p58.

A prize moneyspinner

A phone watchdog has been investigating a company running a prize hotline which sparked more than 100 complaints.

Last autumn, about seven million UK households received an 'Official notice of award'. The letter 'guaranteed' that the recipient named would receive one of a range of prizes, which included £150,000 cash, a digital camera, a fridge-freezer and a gold neckchain. To claim, the letter urged the reader to 'pick up the phone and dial this minute' – on a £1-a-minute hotline. Unclaimed prizes would be 're-allocated' to someone else.

But the premium-rate watchdog Icstis was suspicious after it received 102 complaints. These included complaints from consumers who considered that the tone of the mailing was 'over-personal'. It addressed recipients by their first name. Others were unsure about the call cost.

Icstis asked Dublin-based Captive Media Services to prove that any of its letters bore a claim number for a prize other than a gold chain. Initially, the company failed to produce details of such prizewinners but eventually gave a list of names. As we went to press, Icstis was investigating these, and was due to rule on the service late last month.

The watchdog's code stipulates that premium-rate services must be able to substantiate that winning numbers are among letters in a mailshot before it is sent out. If a company breaks the code, Icstis has the power to impose unlimited fines. It also has powers to shut down the line.

An Icstis spokesman said: 'We welcome complaints on 0800 500212.'

campaign update

● Motorway service stations are poor value for money, an inquiry by the Office of Fair Trading (OFT) has concluded.

Last year we investigated food at service stations by sending inspectors from *The Good Food Guide* to eat at 39 of them. They rated the food as 'generally poor value for money', see 'Motorway services – a big turn-off?', *Which?*, August 2000, p20. While the OFT found no evidence of excess profits or monopoly abuse we hope the warning it's dished up will be digested by the operators.

● Patients should get a say in the way the NHS is run after pressure from CA and other bodies led to a government U-turn.

Under a shake-up of health and social care currently being debated in parliament, community health councils are to be axed. CA lobbied the government to set up a national body representing patients. It has now agreed to tackle this.

● Following a CA approach, MP Ann Clywd is to tackle a loophole with a private member's bill. We told how private dental work escapes regulation governing other health services, in 'Loophole needs filling', *Which?*, September 2000 – the bill should plug the gap.

PASSING THE BUCK

Staff in high-street electrical stores are not taking responsibility when goods they sell go wrong

We visited two branches of each of these chains: Allders, Argos, Comet, Currys, Dixons, House of Fraser, Index, John Lewis (including Peter Jones), Miller Brothers, Powerhouse, Scottish Power and Tempo

If a product breaks down outside its guarantee period, you may think that you don't have any rights. But, depending on the product and its fault, you may have the right to compensation from the store where you bought it. Staff at most electrical shops we visited, though, would have you believe otherwise – that either the manufacturer is responsible or that you have to pay for a repair.

Under the Sale of Goods Act, retailers are responsible for faulty goods (that are not 'of satisfactory quality') for up to six years after you bought them. In Scotland the period is five years after something goes wrong. 'Satisfactory quality' covers various aspects that could be wrong with the goods, including whether they've lasted as long as you could reasonably expect. A 'reasonable' lifetime for different products is not defined in law and would ultimately be for a court to decide. But, for example, you might reasonably expect a £600 television to last longer than 18 months, but you wouldn't necessarily expect compensation if a £20 kettle broke down in this period.

To see whether stores are shirking their responsibilities, we sent undercover shoppers out to 12 major UK chains, with a complaint about an 18-month VCR that had broken down (six months after the maker's guarantee had expired). They visited two branches of each chain. In 80 per cent of the visits, staff either stated or implied (wrongly) that the problem was nothing to do with them, and washed their hands of it.

CONSUMER POWER

If a store refuses to take responsibility for a faulty product, currently the only way to seek redress is through legal action which involves proving the goods are faulty. And this is exactly what *Which?* reader Brenda Robertshaw did when electrical giant Currys refused to fix her £400 washing machine free of charge, when it broke down after only 18 months and ruined some clothes (see 'Currys taken to the cleaners', *Which?*, October 1999, p4). Brenda won the cost of repairs, compensation and expenses, totalling £190. The judge ruled that it was reasonable to expect a £400 washing machine to last longer than 18 months. Sadly, though, some stores don't seem to have learned from Currys' ruling.

'Time after time, staff fobbed off our shoppers'

HOW THE STORES FARED

In each store, our shoppers explained the problem with the VCR to staff and checked who was responsible if they wanted to complain. According to the electrical retailers' trade body, Retra, a VCR should generally last around five years – longer if it is a quality brand. So we think it is reasonable to expect a store to take this complaint seriously and investigate it further. Shop staff ought to know that the store may be responsible for the VCR but, time after time, they fobbed off our shoppers.

It's not our problem

At Currys in Cribbs Causeway, Bristol, the salesperson made an interesting, but utterly misguided, analogy to explain why the problem was nothing to do with the shop: 'All we've done is sell it to you. It's like a house. If suddenly one of your walls fell down, you don't go

Some of the stores where our shoppers received wrong advice about their rights with faulty goods

back to the estate agent. Your complaint is with the builder.'

Staff in other stores were equally adamant that the problem wasn't theirs. At Powerhouse in Oldbury, West Midlands, a salesperson said: 'It's nothing to do with us...we don't make them.'

Several mentioned the one-year guarantee as the end of the line for their responsibility. A salesperson in Comet in Tottenham Hale Retail Park, London, said: 'Once you're over a year, we can't help you.'

At Dixons in Brierley Hill, West Midlands, a salesperson said: 'If there's any issues after our 12-month guarantee, take it up with the manufacturer.' Staff at branches of Argos, Comet, Currys, Dixons, House of Fraser, Index, Miller Brothers, Powerhouse, Scottish Power and Tempo echoed this wrong advice.

When we told a salesperson at Tempo, Brierley Hill, about our broken VCR, the response was: 'Don't blame me...we're not definitely responsible after 12 months unless you've taken out a guarantee. The manufacturer is.' This is wrong. Your rights under a guarantee are in addition to your rights against the seller under the Sale of Goods Act. When a one-year guarantee runs out, a shop cannot automatically wash its hands of responsibility for the goods that it sold to you.

Owning up

In John Lewis in Cribbs Causeway, Bristol, and in one of its sister shops, Peter Jones, in Sloane Square, London, staff pointed out the store's policy of giving a two-year warranty on VCRs, and suggested that the shopper brought in the VCR to be repaired. However, the assistant at Peter Jones claimed that, ultimately, the manufacturer was responsible.

> **'Don't blame me...we're not responsible after 12 months'**

The assistant at the House of Fraser, in the Lakeside Shopping Centre, Purfleet, told us: 'You could go to the manufacturer, but they'll only tell you to come back to the store.' When pressed as to who was responsible, the salesperson admitted that it was the store.

Staff in Allders in Redditch suggested that we wrote to the manager at the store as well as to the manufacturer.

A salesperson at Comet in Arnison Retail Park, Durham, told us to talk to the manufacturer, but another added that Comet customer services or head office would look at individual cases.

Extended warranties

Some stores we visited took a customer complaint as a cue to extol the merits of extended warranties. Our research has shown that, in general, these are a waste of money because you spend more on the warranty than you would on any repairs needed. Out of 24 visits, 14 stores took the opportunity to mention an extended warranty. Five of them claimed that extended warranties exist for this exact type of problem.

BETTER TRAINING NEEDED

Within the last few weeks, the Department of Trade and Industry (DTI) has launched a consultation detailing plans to strengthen consumers' rights, by bringing into force a European Directive covering the sale of goods and their guarantees. The new law must be implemented in the UK by January 2002. For it to have any impact, though, it's vital that shop staff are made aware of it and what rights it gives to customers. But, as our investigation shows, many staff don't have much grasp of current law, let alone any new legislation. We'll be sending our findings to the DTI and pressing for shops to give staff more thorough training.

Stores' responses

We informed the stores about our findings. Argos, Comet, Dixons Group (which includes Currys), House of Fraser, John Lewis, Littlewoods (Index Stores) and Scottish Power replied. All said that consumers' rights are part of their in-store training programmes but they would take action, either through more training or by alerting staff about giving correct advice. A Scottish Power spokesperson admitted: 'Our staff ought to have done more to take ownership of the enquiry. Then we would have arranged to get the appliance examined and ascertain who was responsible for this repair.'

Access to information

We'd like stores to stock leaflets about customers' rights on faulty goods – our shoppers couldn't find any when they visited the stores. The DTI publishes a leaflet *Unsatisfactory goods: your rights as a consumer*, which you can order from its hotline on 0870 150 2500. You can also get advice on its website – www.consumer.gov.uk

YOUR RIGHTS WHEN YOU BUY GOODS

The Sale of Goods Act 1979, amended in 1994, says that when you buy goods from a trader they must fit the description, be of satisfactory quality – which includes lasting a reasonable length of time – and be fit for their purpose. If goods aren't 'of satisfactory quality', you're entitled to compensation which is normally the cost of repairs. The retailer, not the manufacturer, is legally obliged to sort out a problem if the goods don't meet these requirements.

A manufacturer's one-year guarantee is in addition to these rights – many offer free repair or replacement without quibble. Extended warranties are an extension of this.

PHOTOGRAPHY SOUTH WEST NEWS, POST STUDIO PHOTOGRAPHIC

HIGH RISK

How flying can damage your health

Revealed – the frightening truth about the risk of death from so-called 'economy class syndrome'

About one in ten passengers developed a blood clot following a long-haul flight, in a study to be published shortly. The research involved 200 healthy passengers aged over 50, and adds to evidence of a serious problem which needs to be addressed urgently at a high level. Consumers' Association (CA) has long called for an internationally recognised study to assess the scale of the problem.

The surgeon who carried out the study estimates the worldwide death toll could be thousands each year. The findings will increase pressure on the government and international health and safety authorities to fund a wide-ranging study of the extent of the problem often wrongly dubbed 'economy class syndrome'. Those in more expensive seats aren't immune – and may ignore health advice to their cost.

Although experts believe that older people are generally more likely to suffer blood clots, much remains unknown about the risk to passengers of all ages of developing a clot after a long flight, which can kill if it reaches the lung.

Recently, the death of Emma Christoffersen, 28, from Newport, south Wales, hit the headlines. Emma, who was due to marry this year, collapsed minutes after a 20-hour flight from Australia.

Her mother, Ruth Christoffersen, said: 'Emma was fit and healthy. It is tragic. We didn't know anything about the problem but it has been around for years.

'They don't tell you when you get on a plane that, even if you don't crash, you can still get killed.'

Other passengers' deaths have been linked to a long-haul flight – among the most recent that of Susan Mavir-Ross, 42, of Wrexham, Wales, last month. Ashford hospital, near Heathrow airport, has counted 30 deaths from blood clots following a long-haul flight in the last three years. CA has called for GPs to ask any patients suffering from blood clots whether they recently travelled by air, and report the numbers to health officials. Currently, there's no national surveillance of the problem.

John Scurr, a consultant surgeon at The Middlesex Hospital who carried out the research, describes his study as the first to give passengers a check-up before flying, and study the effects afterwards. It also considers whether there are ways to help air passengers avoid the problem of clots (also called 'deep-vein thrombosis' or DVT).

Body scan

Mr Scurr's researchers scanned his volunteers to check for clots before each travelled on a flight of at least eight hours and again on their return to the UK, about three weeks later. Some wore special elastic stockings, which have been shown to be effective in preventing DVT following surgery. This was to test whether they would reduce the risk on a flight.

> **'Part of the clot can travel to the lung where it can lodge and kill the person'**

Since DVT tends to develop in a leg, critics have blamed a lack of legroom. But Mr Scurr says it's unclear whether seat design or space directly affect the risk. However, staying still can increase it, and cramped seating might encourage people to stay put.

Mr Scurr believes that half those who get a clot show no signs, and it disperses. Others

Death from blood clots after flying has been dubbed 'economy class syndrome' because critics have blamed lack of legroom. But those in dearer seats could also be at risk

PHOTOGRAPHY AVIATION IMAGES

may notice something, but it could still disperse. The signs of DVT include swelling or pain in one leg. In a few cases, part of the clot will travel through the body to the lung, where it can lodge and kill the person. This may happen many days after flying.

Who's at risk?

All those in the study flew economy class, but Mr Scurr has treated many patients who developed a clot after flying business or first class.

And it's far from easy to tell whether you run a high or low risk when you fly. Various factors affect your risk of developing DVT. For instance, it's estimated that more than 10 per cent of us have inherited a tendency for our blood to clot, but may be unaware. Another form of blood-clotting disorder is known as Hughes' Syndrome or 'sticky blood' which can be discovered by a simple blood test in any hospital, and treated by aspirin – but obviously the person would need to suspect a problem to seek further help.

To cut the risk, all airlines should give passengers proper information about precautions.

Ruth Christoffersen says: 'People should be told about the problem when they book at the travel agent, and passengers should be given in-flight information about keeping their feet mobile.'

Advice includes moving around in the seat and cabin, rotating your ankles every half hour, and drinking less alcohol and more water.

The table, below, reflects advice on risk from the recent House of Lords Science and Technology Select Committee, following its investigation into air travel and health. The committee called for airlines to provide more information to passengers. From this month British Airways will be issuing advice leaflets with tickets. BA is one of several airlines facing compensation claims from alleged victims of DVT.

The government is currently considering the way forward for research into these risks. Last year CA gave evidence of its concerns about DVT and other health risks to the select committee and repeated its call for a study on thousands of passengers, of all ages, to discover how many develop a clot, and how many become seriously ill or die.

Passengers need clear information about how they can help themselves avoid the risk of DVT

WHAT'S YOUR RISK?

THOSE AT MINOR RISK

- aged over 40
- very tall, very short or obese
- previous or current leg swelling from any cause
- recent minor leg injury or minor body surgery
- extensive varicose veins

- Avoid leg discomfort while seated.
- Avoid alcohol and drinks containing caffeine both before and during flight.
- Take only short periods of sleep, unless normal sleeping position can be attained.
- Do not take sleeping pills.
- Consider the need to wear support stockings.

THOSE AT MODERATE RISK

- recent heart disease
- pregnant or on any hormone medication, particularly the contraceptive pill and HRT
- recent major leg injury or leg surgery
- family history of DVT

- All the points listed for minor risk.
- Take professional medical advice about the risks involved.
- Take pre-flight low dose aspirin as advised by doctor unless contra-indicated.
- Take professional advice about the need to wear compression stockings.

THOSE AT SUBSTANTIAL RISK

- previous or current DVT
- known clotting tendency
- recent major surgery or stroke
- current malignant disease or chemotherapy
- paralysed lower limb(s)

- Consider avoiding or postponing flight, taking medical advice if unsure.
- If travelling, all the points listed as for minor and moderate risk, but have low molecular weight heparin prescribed instead of aspirin.

LOYAL SAVERS EXPLOITED

Rebecca Fearnley reveals the Banking Code breakers

Some banks are still selling their loyal savers short when it comes to paying decent interest rates

Imagine you'd spent years drinking in the same pub. You'd feel pretty let down if you found out it was offering new customers cheaper drinks than you were getting. Well, your bank or building society may be using similar tactics when it comes to its savings accounts.

Just because your account paid a good rate of interest when you opened it doesn't mean it still does. Unless you keep a close eye on your money, you could find the rate's tumbled, and that other savers are getting better rates on newer accounts.

This shouldn't happen. Two years ago, following an outcry at the way some banks were treating loyal savers, the Banking Code was changed to outlaw these practices. In reality, though, these new rules have proved ineffective, and many long-suffering, loyal savers are still receiving poor rates on their savings, while newer, better accounts are marketed to new customers.

CODE BREAKERS

The Banking Code sets minimum standards of good banking practice, and one of its provisions aims to stop banks and building societies launching new accounts with high rates while reducing rates on existing ones. Two years ago, *Which?* revealed how some banks and building societies were exploiting a loophole in the code. They were meant to tell customers with 'obsolete' accounts – those closed to new customers but still operated for existing ones – about the rates paid on all their accounts at least once a year. However, we found that some banks and building societies were getting round these provisions. Instead of making accounts obsolete, they kept them 'live' (available to new customers), but did not market them at all.

IS YOUR ACCOUNT PAYING A PITTANCE?

If you've got your savings in one of the worst-paying accounts, you could be earning annual interest of 1 per cent or less. Abbey National, Bristol & West and Woolwich all have live easy-access accounts that pay 1 per cent or less, even on balances of £2,500. Compare this with Nationwide's Invest Direct account, which pays 5.55 per cent on balances of only £500.

Worst-paying easy-access accounts

Bank/building society	Live	Obsolete	£500 (%)	£2,500 (%)
Abbey National Instant Saver	✓		0.50	1.00
Alliance & Leicester Instant Access	✓		1.00	1.30
Alliance & Leicester 18+ Cashcard		✓	0.25	0.25
Bank of Scotland Savings		✓	0.50	0.50
Bristol & West Premier Saver[1]	✓		0.10	0.35
Bristol & West Select	✓		0.10	0.10
Britannia BS Flexible Savings Cashcard	✓		0.90	1.35
Cheltenham & Gloucester Cheltenham Gold	✓		1.30	1.30
Halifax Card Cash		✓	0.25	0.25
Northern Rock Instant Access[2]	✓		0.25	0.70
Royal Bank of Scotland Gold Deposit	✓		0.95	1.15
Woolwich Prime Gold	✓		0.50	0.50
Nationwide BS InvestDirect	✓		5.55	5.55

1 Rate reduces to 0.1 per cent if more than six withdrawals a year 2 Pays 0.5 per cent bonus if no withdrawals in a year

Following our concerns, the code was tightened up. It now talks about 'superseded' accounts, which includes obsolete accounts, as well as live ones that are no longer actively promoted. The revised code says that banks and building societies should ensure that savers who have superseded accounts are not stuck with lower interest rates than those paid on similar accounts in the current range. They must also notify savers of changes to the interest paid on their accounts, and send an annual summary of the rates that have applied to the accounts during the year, together with a list of the rates paid on all the institution's accounts.

Despite these new measures, some banks are still managing to pay meagre rates of interest on accounts that were among the most competitive not so long ago. Unfortunately, this issue wasn't addressed by the new code launched in January, but the Banking Code Standards Board (BCSB) is currently investigating low-paying savings accounts.

The worst offenders: easy-access accounts

Three accounts from Bank of Scotland, Britannia BS and Woolwich – shown in the graph on p13 – have fared particularly badly. All these easy-access accounts paid above-average rates in 1998, but have since dropped to below average.

These are not the only culprits. Interest rates on balances of £500 in Alliance & Leicester's Access and Access Plus accounts fell from 2.8 and 3.23 per cent in January 1998 to 0.25 and 1.1 per cent by August 1999. In the same month, it launched its Easy Saver account at a much more competitive rate of 4.6 per cent. The three accounts are operated differently and have different access restrictions (Access Plus pays a 1 per cent bonus if no more than three withdrawals are made in a year), but the interest rate differentials are surprisingly large on three accounts that all offer easy access to your savings.

Similarly, Abbey National has introduced three easy-access accounts since October 1999, each paying better rates than its Instant Saver account (see 'The Abbey habit', p12).

Bristol & West, Halifax, Northern Rock and The Royal Bank of Scotland have all also launched new easy-access accounts in the last three years, while reducing the interest paid on existing accounts. However, Bristol & West may now be offering its savers a better deal. As we went to press, it announced the launch of a new, simplified savings range from January.

The worst offenders: notice accounts

Abbey National, Halifax, NatWest and Woolwich are some of the banks that have notice accounts with interest rates that have fallen in relation to the average over the last three years. Not only that, but Abbey National and Woolwich have recently cut rates on some accounts, even though the base rate has not changed since February 2000. Bristol & West and Nationwide have also introduced notice accounts that have higher rates than other, older accounts.

WHY ISN'T THE CODE WORKING?

Savers still don't seem to be getting a fair deal, in spite of the Banking Code. To find out why, we asked 24 of the biggest banks and building societies how they comply with the bits of the code relating to savings.

The problem is not just with easy-access accounts. Rather than rewarding restricted access with high rates, some notice accounts offer meagre returns. For example, Abbey National, NatWest and Woolwich all have live accounts that pay savers less than 2.5 per cent on balances of £5,000. By contrast, Yorkshire BS's Notice Save account pays 5.75 per cent.

Worst-paying notice accounts

Bank/building society	Live	Obsolete	£5,000 (%)	£10,000 (%)
Abbey National Investor 30	✓		2.00	2.75
Barclays 30-Day savings	✓		3.00	3.60
Bradford & Bingley One-Month Notice		✓	2.30	2.65
Halifax Solid Gold		✓	2.70	2.90
NatWest Crown Reserve	✓		2.45	3.00
NatWest Diamond Reserve	✓		2.45	3.00
Northern Rock 30-Day		✓	0.25	0.30
Northern Rock 60-Day		✓	0.05	0.10
Northern Rock 90-Day		✓	0.10	0.15
Woolwich Premier 30	✓		2.30	2.45
Woolwich Premier 90	✓		2.50	2.75
Yorkshire BS Notice Saver	✓		5.75	5.75

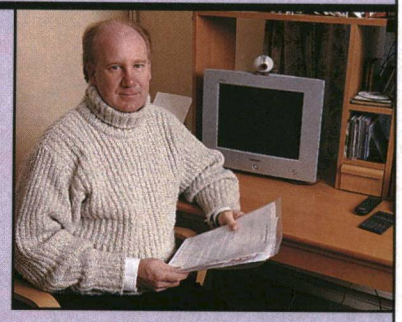
All rates correct at 24 November 2000

WOOLWICH FAILS PRIME GOLD CUSTOMERS

When Chris Sykes had £12,000 to invest in 1990, he was attracted by Woolwich's Prime Gold account, which offered a then competitive rate of 9.15 per cent. He was happy with the account for years, as it paid him reasonable interest on the few thousand pounds he kept in it.

However, Chris rarely visited his branch, and so he was shocked when a tax certificate showed he'd earned only £47 interest in 1999-2000, rather than the £300 or so that he was expecting. On visiting his branch, he was told the Prime Gold account was now obsolete, and paid an interest rate of just 0.5 per cent.

According to the Banking Code, if the Prime Gold is obsolete, Woolwich should have kept the interest at the same level as an account with similar features, swapped Chris to another similar account, or written to him. Had Chris transferred to Woolwich's newer Cardsaver account as soon as the rate on the Prime Gold dropped significantly, he would have been more than £350 better off.



However, when Chris wrote to Woolwich's customer services department, it claimed that Prime Gold was still a live account. This is not good enough: if the account is no longer actively promoted, according to the Banking Code it's superseded. When we phoned Woolwich it admitted it 'doesn't push the account', so it has broken the terms of the code.

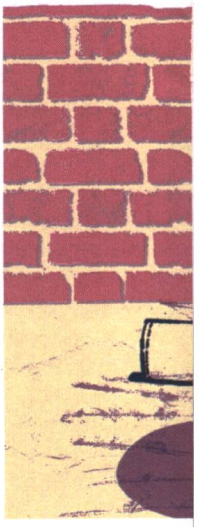
The toughest savings sections of the Banking Code relate to superseded accounts. A superseded account is one where 'new accounts are no longer opened; or the account is not actively promoted'. When an account is superseded, banks and building societies must swap the account, or keep the interest at a rate comparable to one with 'similar features'. If none exists, they need to write to the customer and help them if they choose to switch accounts.

'Banks should pay comparable interest on broadly similar accounts'

However, the banks' and building societies' replies to our questions suggest that, in places, the code isn't worded tightly enough, enabling them to get round it, or to comply only with its less onerous sections. Here, we highlight some of the things they do.

Keeping accounts 'live'

Several of the banks and building societies we contacted said they didn't have any superseded accounts. Abbey National, for example, doesn't class its Instant Saver account as superseded, even though it has two other similar, newer easy-access accounts – Direct Saver and Flexible Saver – both paying better rates of interest (see the graph, below). It doesn't count Instant Saver as superseded because it's largely branch-based, while the newer ones aren't (though you can use a branch with Flexible Saver and receive a lower rate of interest). Instant Saver is technically still available to new customers. But it's not actively marketed (through press ads, for example), so, according to the code, it should count as superseded.



Alliance & Leicester, Halifax, Northern Rock and Woolwich also have easy-access accounts classed as live, even though they have other, better-paying accounts that are similar. This is often justified by the fact that the lowest-paying accounts tend to be branch-based, with the extra costs this entails. But such big differences in interest rates mean that long-standing customers who prefer to run their account with a passbook are being penalised for their loyalty.

The revisions to the code two years ago were designed to stop this practice, and just saying an account is live isn't good enough: it should be actively promoted as well.

All this raises questions about the effectiveness of the code's enforcement. But there are promising signs that this may be tightened up. In its review, the Banking Code Standards Board found several low-paying savings accounts, which it's now investigating further as it seeks to tighten up compliance with the code to make the 1998 revisions more effective.

Similar features

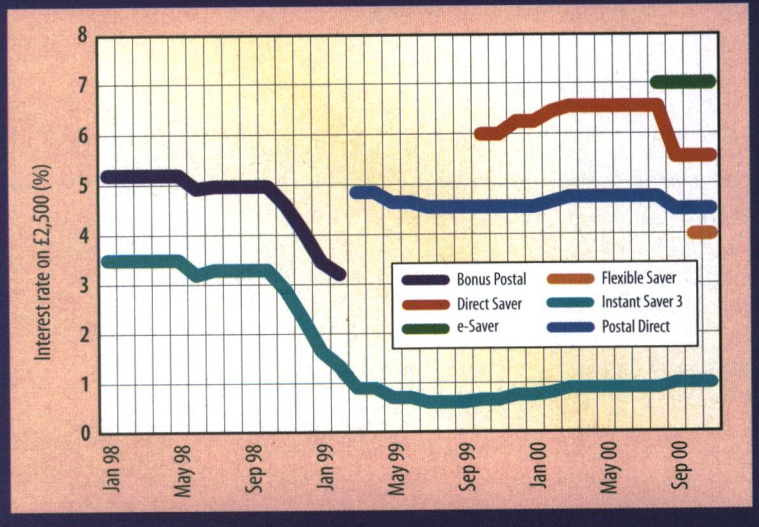
How banks and building societies interpret 'similar features' is crucial in determining how you are treated if you're unlucky enough to be in one of their superseded accounts. Take Bank of Scotland, for example. When its Savings Account was superseded in September 1999, it chose to write to customers because it felt it had no accounts with similar features. However, its Premier Bonus account shared features with the Savings Account, including instant access to savings. The main difference was that the Premier Bonus account paid bonuses if no withdrawals were made for 30 days or 90 days. By choosing to write to customers rather than increasing the interest, for example, Bank of Scotland took the easy way out, giving its customers little help in getting better rates.

Birmingham Midshires chooses to use the word 'identical' rather than 'similar' in comparing accounts. This means it probably won't have to increase the interest paid on a superseded account as there's unlikely to be an account that's identical to the superseded one. This 'redefinition' is not only worrying, it also breaks the code.

Sticking to the letter of the code

In several sections, the Banking Code offers banks and building societies a choice about how they comply, particularly when it comes to how they give information about interest rate changes to customers with branch-based accounts. Where they have a choice, many choose the easier option, leaving it up to customers to find out about changes. This can be tricky, especially for those who rarely visit a branch.

THE ABBEY HABIT



Abbey National has launched several new easy-access accounts over the last three years, each paying better rates than its existing ones. The old Instant Saver 3 compares unfavourably with its newest account, the Flexible Saver, which pays 3 per cent more (including a 1 per cent bonus on balances over £100, if branches aren't used).

Direct Saver, which is operated by phone, cash machine or the internet, pays more interest for those with a minimum balance of £2,000. But the rates on both the Direct Saver and Postal Direct accounts dropped in September 2000, only a month after Abbey launched its internet account, e-Saver.

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION KEVIN EVANS

Of the banks and building societies we asked, only Northern Rock and Tesco Personal Finance said they wrote to their branch-based customers by letter or e-mail within 30 days of any interest rate change. Most of the others said they use notices in branches, selected newspapers, helplines and web sites to notify changes within three days, putting the burden on customers to find the information.

So, if your savings are in one of the poor-paying 'live' accounts with Abbey National, Halifax or Woolwich, for instance, you have to keep an eye on your account to keep abreast of changes. As Chris Sykes found, failure to do this could prove costly (see 'Woolwich fails Prime Gold customers', p11).

GETTING BETTER

In general, though, the amount of information available to savers is better than in 1998. All banks and building societies now send out an annual summary, so customers get more information routinely than they did the last time we reported on this issue. Indeed, a few institutions make considerable efforts to keep their customers informed. Some of Northern Rock's accounts pay poor rates, but it does at least guarantee to write to customers if the interest rate changes. It will also write if it launches any new, similar products that are available to most of its customers.

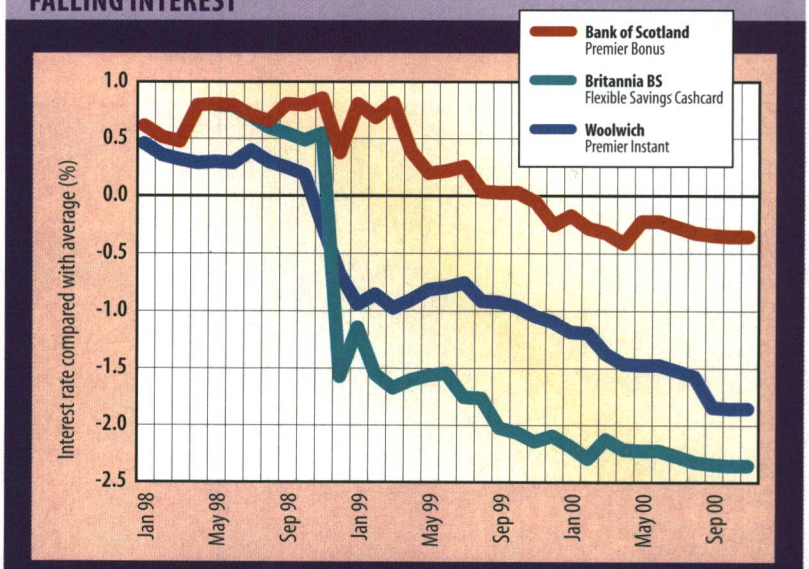
However, some of the worst offenders from last time we reported still feature. Once again, converted building societies fare badly, with Alliance & Leicester, Bristol & West and Woolwich standing out as being particularly poor at the time of going to press.

WHAT YOU CAN DO

If you find yourself stuck in a poor-paying account, the best thing to do is vote with your feet and move accounts. Use 'Savings monitor' (see p56) to help you find accounts paying good rates now. But remember: just because an account offers a competitive rate today, it could fall, so you need to keep an eye on it.

If you're not an active saver willing to monitor interest rates, you might be better off looking for an account that has paid consistently good rates for some time. These may not be the highest rates, though, and, of course, there's also no guarantee they will continue to be competitive.

FALLING INTEREST



Interest rates on some easy-access accounts are getting less competitive. The graph shows the difference between the rates paid by three accounts on £2,500 and the average of rates offered by all institutions (shown by the 0.0 line). All three accounts paid above-average rates in 1998 (when the lines were above 0.0), but have since become less competitive, either because the rates fell compared with average, or did not increase with the average. In 1998, Britannia's Flexible Savings account paid about 0.75 per cent more than average; now it pays almost 2.5 per cent less than average.

CONSISTENTLY GOOD ACCOUNTS

We analysed thousands of savings rates in our search for easy-access and notice accounts that have paid above-average rates in every month for the last three years. In 1998, there were only five accounts that passed muster; now there are more than 40.

Our pick of the notice accounts is Scottish Widows' 60-day account. Its rate has been above average for the last three years (currently 6.3 per cent on £5,000 and 6.45 per cent on £10,000). Compared with average, over the last three years, this was worth an extra £305 on £5,000 and £525 on £10,000.

Standard Life Bank has one of the best consistently good easy-access accounts. Its Direct Access account pays 5.8 per cent on £500 and £2,500. Over three years this would have earned an extra £51 on a £500 balance compared with average, and £218 on £2,500.

www.which.net

More information

For a list of all 40 accounts that have paid above-average rates in every month for the last three years, see our website **www.which.net/which**. Alternatively, call us on **0645 123 580.**

LOYALTY SHOULD PAY

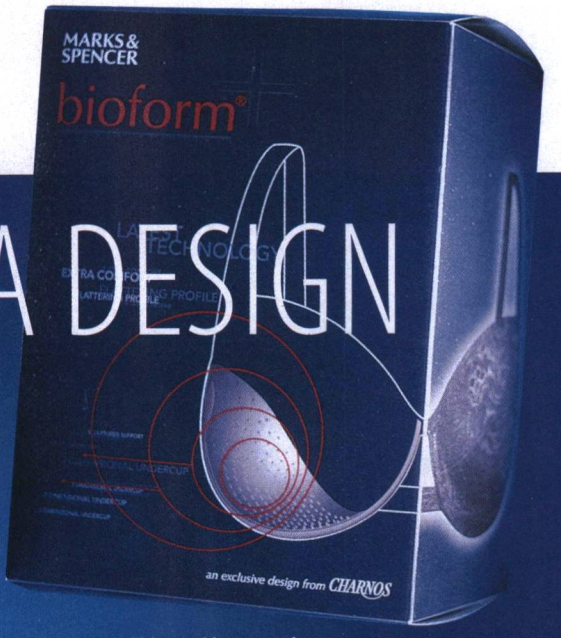
The wording of the Banking Code needs tightening up yet again, so banks can't get away with keeping savers in old accounts that are no longer promoted and which have been effectively superseded by newer, better accounts. Unfortunately, the latest version of the code hasn't addressed the issues we've identified here.

We'd like to see banks pay comparable interest on broadly similar accounts, and close the sometimes substantial gap between the interest paid on older, often branch-based, accounts and newer ones. While branch-based accounts are more expensive to run than other accounts, we don't believe the big differences in interest paid are warranted. Maintaining these gaps is penalising long-standing savers just because they're in an old account, perhaps don't have access to the internet, or prefer to visit their branch.

allchange

What's new on the high street

THE LATEST IN BRA DESIGN



This new idea moves bra design forward, but it's not for everyone

Marks & Spencer, in conjunction with underwear manufacturer Charnos, has launched a new bra called Bioform. This 'remarkable innovation', from top designers Seymour Powell, has a 'sculptured three-dimensional undercup' to give a 'flattering profile' for C to G cup wearers. We asked four *Which?* researchers to rate it for comfort, fit and looks. It received mixed reviews, with two women loving it and two hating it.

Our panel's top gripes about standard bras are that they're uncomfortable (straps dig into shoulders and underwires chafe) and there's generally a poor choice of styles in larger sizes. Does the Bioform bra overcome these problems?

Each researcher gave the bra a score, out of five, for comfort, fit and looks. Overall, it scored 12 out of 20 for comfort. It didn't leave shoulder strap marks and the sculptured support didn't dig in. But Emily found it too tight around the ribs, likening it to wearing a corset.

Our testers gave it 13 out of 20 for fit. The bra tends to lift up and push forward, giving a pointy profile. Katherine liked this effect, but Jane hated the '1950s unnatural boob shape'.

The highest marks were awarded for looks, with 14 out of 20. Generally, our testers approved of Bioform's smooth lace cups and 'pleasing lack of bows', which they felt gave a sleek contour. Only Jane found it too bumpy under clothes.

All four agreed that the sculptured support felt a little strange at first. The pressure normally associated with underwires was displaced from under the bust to the sides. Katherine said it was like wearing armour plating at the sides, and Jane thought it felt as if she had hard-backed books inside her bra. However, Caroline approved of the support, saying it felt 'snug and secure'.

At £32, the panel thought that Bioform was good value for money, but is it really innovative? Our testers didn't think so. It's different from an underwire but not necessarily better.

A good time to tune into digital radio

Tuning in to digital radio has just become affordable. Last year (see 'Radio activity', *Which?*, August 2000, p40) we gave the thumbs up to digital radio, as it offers many more stations and useful features. But we lamented the high cost of tuners.

Now, VideoLogic has launched the DRX-601 digital hi-fi tuner for £299. This is several hundred pounds cheaper than the models released last year.

Although it can receive only digital stations, you can connect your old analogue tuner to the back, and listen to analogue FM and AM stations.

We were surprised that the DRX-601 has just nine preset memories. This may not be enough for many people, though it's very easy to tune into stations anyway.

In our tests it sounded just as good as the more expensive digital tuners we looked at last year, and it's easy to use.

At £299, we think it's good value, so if you're interested in the new stations, now could be the time to take the plunge into digital radio. It's sold by Dixons and other high-street shops.

VideoLogic's digital tuner sounds great, is a doddle to use, and won't break the bank

NEW THERAPIES AT Boots

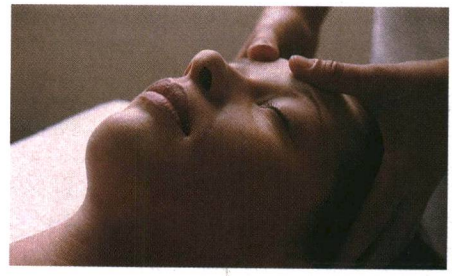
If winter blues are getting you down, a little self-indulgence at Boots may see you through to spring. New Wellbeing Centres are opening in Boots stores, offering salon treatments, dentistry, and even complementary therapies.

Dental and foot care services are rolling out to 50 stores over the next couple of months, and nail bars are available in seven stores.

Health & Beauty Experiences have opened in Kensington, London and Crown Walk, Milton Keynes. A 55-minute facial costs £32, a full body massage is £32, and a full manicure costs £18. We called other salons in the area to compare prices, and found that Boots was the cheapest.

Osteopathy at Boots will set you back around £33 for a half-hour session. This was about average.

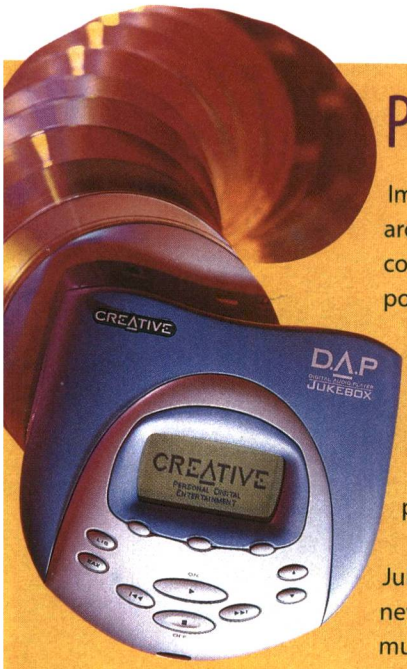
However, at £35 for a dental check-up, £50 for a scale and polish, and upwards of £35 for a white filling, Boots was more expensive than the other local clinics we checked.



ROUND UP

The Sharp VC-ME80HM VCR became a Best Buy in March 2000. It's still on sale in independent retailers, so shop around for a good price. We found it at £175 (plus £3.50 for delivery) from Jones of Oakwood (phone 01132 400666) – that's £225 less than last year.

The Panasonic NV-FJ615BS, a Best Buy last September, is £200 from Comet – £20 cheaper.



This MP3 player can store the equivalent of around 125 albums

Pocket-sized CD collection

Imagine being able to carry around your entire CD collection. This is now possible using a digital jukebox that can store 100 hours (around 125 albums) of near CD-quality MP3 tracks – despite being the size of a portable CD player.

The Creative DAP Jukebox (£350) is part of a new generation of digital music players that uses a hard disk instead of pricey storage cards. This means you no longer need to take a sackful of CDs on holiday.

Compressing and downloading a CD from a PC (using the supplied PlayCentre 2.0 software) takes about an hour and a half.

You don't even have to own a computer to record tracks. An input socket lets you record straight to the hard disk from CD – though you can store only around 15 albums this way.

The only downside we could find was the price tag.

A NEW WAY TO BE A DONOR

You'll soon be able to get rid of the organ donor card in your wallet, and rely on your credit card instead. Goldfish is the first company to give its customers the choice to use their credit card as a donor card.

Goldfish cardholders can join the organ donor register simply by ticking a box on their credit card application form. They will then receive their Goldfish card printed with the organ donor symbol.

Other card companies are expected to follow suit. MBNA and Nationwide BS have announced that they'll also promote the organ donor register by including leaflets about the scheme with their cardholders' statements.

FRESH HERBS NOW IN A TUBE

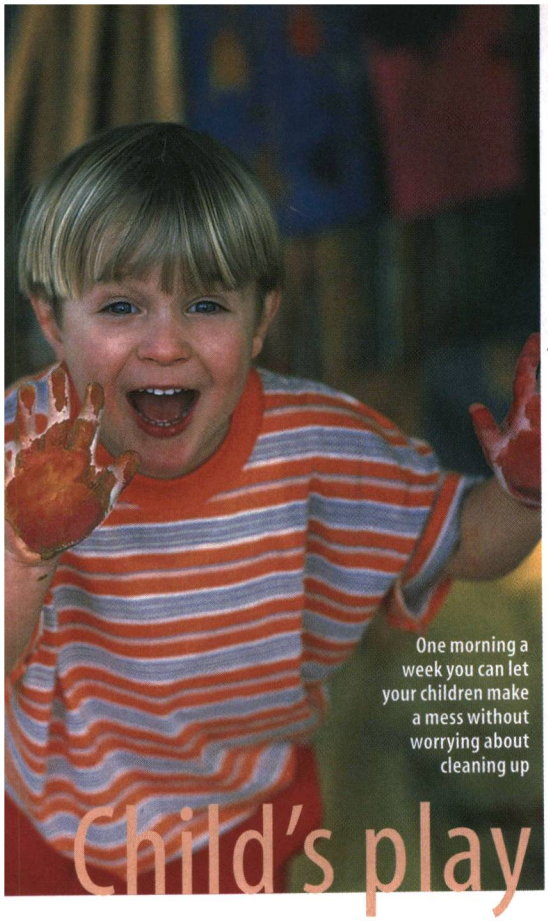
Gourmet Garden has launched a new range of herbs and spices that come in a tube. Our users were fairly impressed by their taste, though they weren't completely convinced by the claim that they will 'transform your everyday cooking'.

The tubes, which are available from some Sainsbury's and Tesco stores, typically contain 50 per cent fresh herb, combined with other ingredients including oil, sugar, salt and additives (to prevent them from deteriorating). There are seven flavours in the range, and they keep for up to three months in a fridge.

We asked four regular herb users to try the chives, coriander, garlic and parsley. Three people thought they tasted pretty good overall, but two said they have an artificial flavour. Perhaps unsurprisingly, the panel felt that the Gourmet Garden herbs weren't as good as fresh herbs, but three people preferred them to dried ones.

Users had no doubts that it was a convenient way to use herbs, and all agreed they are reasonable value for money at £2.49 a tube. However, only one person was won over and said she'd buy them again.

Gourmet Garden is a quick and easy way to add herbs to your cooking



One morning a week you can let your children make a mess without worrying about cleaning up

Child's play

The kids have gone stir-crazy from being indoors, and the noise is driving you mad. But it's too cold and wet for a trip to the park. If this sounds familiar, the Early Learning Centre play scheme may save your sanity.

In these free sessions, your children get to burn off excess energy, while exploring their creative streaks in a safe environment without ruining your décor.

Sessions are held on Tuesday mornings from 9.30am to 11.00am across the UK. The child's carer must attend the session, and staff (who follow the Pre-School Learning Alliance guidelines) are on hand to supervise the activities.

We tried to send along some little testers to check things out, but availability was a big problem because a number of play sessions were cancelled at short notice. A quick branch phone-around found that three of the six weren't running that morning.

The one tester who managed to get to a playgroup was very positive. Two-year-old Helena thoroughly enjoyed the painting, drawing and sticking, and the member of staff gave the children encouragement. Helena's carer wouldn't make a special trip, but said: 'If you're going shopping, it's worth dropping in'.

Postal services set to improve

A recent survey by the Post Office Users National Council (POUNC) shows that almost a quarter of us are dissatisfied with some aspect of the postal service.

However, only half the disgruntled customers actually bother to make a complaint. POUNC suggests that this could be due partly to the fact that consumers have no statutory right to redress or compensation from the Post Office.

This all changes next month when POUNC is replaced by the Consumer Council for Postal Services (CCPS). The change has come about because the postal industry will soon be opened up to competition. Arm in arm with the recently formed postal regulator, Postcomm, the CCPS will protect consumer interests.

Before Postcomm grants new licences to postal service providers (including the Post Office), the CCPS will check that the companies have suitable redress and compensation schemes.

Also, the CCPS will monitor all postal operators' complaint handling, pricing systems and service quality targets. If an operator breaches these agreed targets, the CCPS will inform Postcomm, which could then impose fines.

If you complain to a postal operator, and you're not satisfied with its response, you will be able to hand it on to the CCPS which will sort out the dispute fairly.

We support the CCPS in its role to oversee postal operators' performance, and to help consumers make a competitive market work.

HEAD TO HEAD

CURRENT ACCOUNTS

Last month Halifax relaunched its current account, describing it as 'the most competitive current account on the high street'. We've checked this out by pitting it against one of our all-round Best Buys, the Nationwide FlexAccount. Both accounts are available through branches, as well as by telephone and internet.

If you always stay in credit, the Halifax account is the best providing you can pay £1,000 or more into your account every month. If you can't, the Nationwide account is better if you tend to have less than around £650 in your account. With anything above that, you'll get more interest with Halifax.

If you go overdrawn, but pay more than £1,000 into your account each month, there's nothing to choose between these two accounts.

However, if you can't pay £1,000 into your current account every month, Halifax is very expensive if you overdraw by more than £100. An overdraft of £500 for two weeks every month costs £101.42. The same overdraft costs £21.82 with Nationwide's FlexAccount.

Customer service is also important when choosing a current account. In our latest survey, 65 per cent of Nationwide customers said they would choose the same account again, compared with only 16 per cent of Halifax customers.

HALIFAX

Halifax pays, and charges, different rates of interest depending on whether you can pay £1,000 into your account each month.

If you can pay £1,000 a month into the Halifax current account, you receive 4.07 per cent AER on credit balances. And you pay an authorised overdraft rate of 10 per cent EAR – but the first £100 is interest-free.

If you can't pay in £1,000, you'll get just 0.25 per cent on a credit balance up to £500, and 4 per cent on anything over £500. The authorised overdraft rate is 19.6 per cent , and there's also a £5 monthly overdraft fee. However, the first £100 you borrow is interest- and fee-free.

Nationwide

When you are in credit, the Nationwide FlexAccount pays 1.2 per cent interest AER on balances up to £9,999, 1.5 per cent on balances between £10,000 and £24,999, and 2.5 per cent above that.

The authorised overdraft rate is 9.9 per cent, and there's no monthly overdraft fee. However, if you're a Nationwide mortgage customer, this rate falls to 9.3 per cent. There's no interest-free overdraft available.

PHOTOGRAPHY CLIVE ROWAT, TELEGRAPH COLOUR LIBRARY, TCL STOCK DIRECTORY

SCREEN TEST

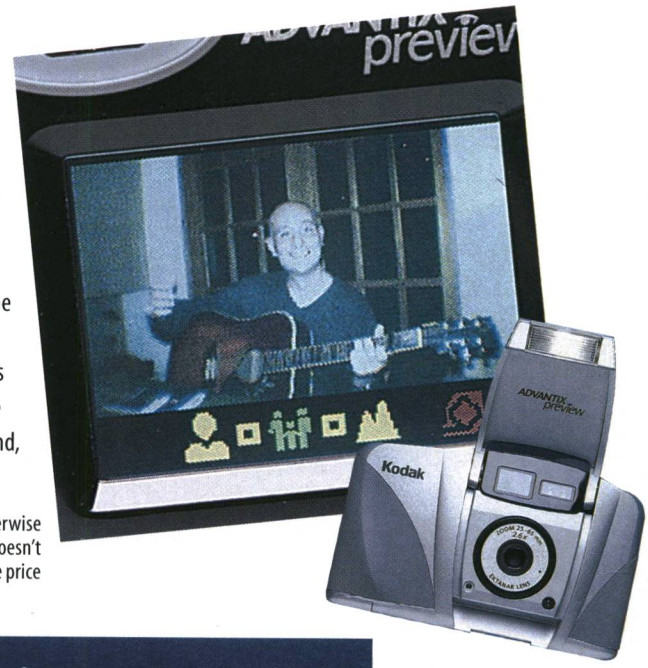
The new Kodak Preview is the first APS camera with a built-in LCD screen which lets you see the picture you've just taken.

However, unlike a digital camera, you can't use the screen as a viewfinder before you push the button. You're not previewing the shot you're about to take, just seeing roughly what will appear on the print when you process the film.

Once you've taken the shot you can decide which of the APS picture sizes (C, H or P) you want. Or, if you don't like the picture, press 'print cancel' to tell the processing machine not to print it. You can then take it again, though you will have still wasted a frame of film.

The Kodak Preview uses two batteries to give it an extended battery life – enough for over 20 rolls of 40-exposure film. The only problem is that it makes the camera rather bulky and heavy.

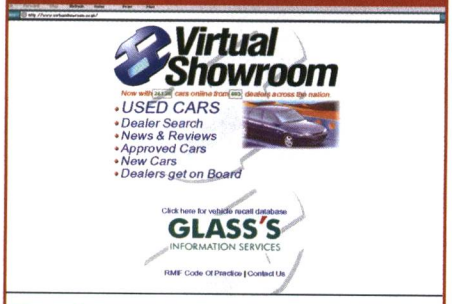
Overall, it has a good range of features but picture quality is nothing special. We think the Preview is a bit of a gimmick and, at £230, is expensive too.



This neat idea (on an otherwise average APS camera) doesn't justify the price

WEB WATCH

Checking the value of second-hand cars



Most of us have a shock when we try to sell our cars – they're always worth a lot less than we'd thought. A new website tells you exactly how much you can expect.

Trade expert, Glass's, has recently launched a car valuation service for consumers at www.glass.co.uk. The site lets you select a specific model, engine size and trim level. Then you choose the age and mileage of your car, and the site calculates how much it's worth. It tells you the current retail price – how much you'd have to pay a garage to buy a car of that age – and gives three trade-in prices, based on the condition of the car.

The site won't tell you the value of your car if you're selling it privately, though you can estimate this – it's about midway between the retail and trade-in prices.

The well-established website, www.parkers.co.uk leans more towards valuations for private sales, but also gives a trade-in value for a car in good condition.

Both sites are worth checking – they're easy to use and cover most models.

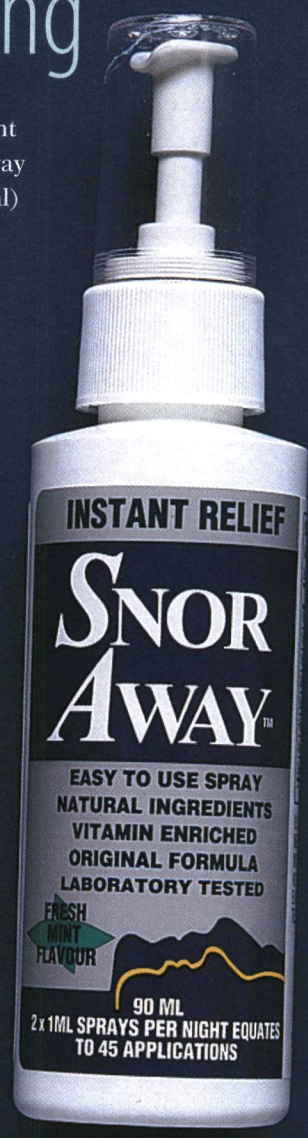
Stop snoring

If you're one of the 40 per cent of adults who snores, Snoraway throat spray (£12.95 for 60 ml) might look like the answer.

It contains olive, sesame, almond, sunflower and peppermint oils to lubricate the back of the throat. Some doctors think snoring occurs because this tissue becomes less flexible and rubs harshly against itself. But there's little evidence for this.

Manufacturer's trials of Snoraway on 26 people found that snoring reduced 'somewhat' in half the users. But not everyone obtained the 'instant relief' claimed on the pack.

Snoraway may help some people, but there are other ways to reduce snoring without spending anything – for example, by losing weight and cutting out smoking, and by sleeping with your head raised.



Snoraway is worth a try if all else fails

ROUND UP

Don't be tempted by ads for the Tumble Drier Condenser Bucket from Europart (£10). It claims to eliminate the need to vent a drier through a window, by condensing the water.

However, when we dried wet washing containing 1.3kg of water, this gadget collected just a fraction of that – 45g.

If you have a BT phone line but want to use different providers to make cheaper calls, you can now do so without having to dial extra digits first. Ask Oftel for a guide to the new system.

REQUEST A TEST

If you've seen something new you'd like us to test, e-mail us at:

allchange@which.net

THE DIRTY DOZEN

Need to clean up something unsavoury on your carpet? Here's our verdict on 12 stain removers

Carpets make floors warm and comfortable to walk on, but they can trap dirt and be difficult to keep clean. And accidents will happen – especially if you keep pets or have small children in your home.

To see how best to deal with spills, we've looked at 12 carpet stain removers. We found that, while they are good for tackling difficult stains, you might get better results by using washing-up liquid.

WHAT WE DID

We bought and tested a range of products that the manufacturers claimed were suitable for 'spot' stain removal. We tested them on stains that may be a problem at home and are difficult to remove. These were curry, red wine, mud, shoe polish and blue felt pen. Before deciding on these, we found that some common stains, such as coffee and chocolate, were quite easy to remove with washing-up liquid and water.

We tested to see how effective the products were if used immediately (where the stain had been on the carpet for only two minutes), and also after a 24-hour delay – as if you'd left the stain or hadn't immediately noticed the accident.

As a comparison, we also tried removing the stains with a solution of washing-up liquid – as you might do if you had no stain remover available. As well as being the cheapest of all, it was more effective than most of the products on some stains. It was particularly good at removing the curry and mud. We'd advise caution before throwing out your stain removers though – a detergent solution may permanently mark some carpets, so do check on an unobtrusive patch before using.

CARPET CARE

Carpets are a big investment, so it makes sense to look after them. Vacuuming regularly will prevent dirt becoming ingrained. Carpet manufacturers recommend using a vacuum with a beater, normally found in upright cleaners, on normal cut-pile carpet. For loop-pile (Berber-style carpets, for example) and for deep-pile carpets, a plain suction cleaner – such as most cylinder cleaners – is preferred.

But even regular vacuuming doesn't remove all the dirt. Eventually the carpet will need extra cleaning. This can be done with a carpet shampooer or spray extraction machine (which wets the carpet less). You can hire a machine to do the job yourself, but there are many commercial companies offering this service. The National Carpet Cleaners Association can supply lists of its members, see 'Contacts', p59.

For this report, we've looked at products designed to treat small stained patches on a carpet in an emergency. Our Best Buys are the products that gave good all-round performance and were easy to use. We excluded products that were good at some stains but failed to remove others.

CARPET TREATMENTS

There's no such thing as a stainproof carpet, but they can be pre-treated with products that make dirt and stains easier to remove. These treatments fall into two categories – those that are incorporated during manufacture, and those that can be applied at home once the carpet has been laid. Best known is probably Scotchgard.

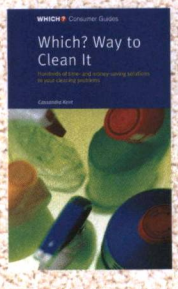
In past tests we've found that this and other similar treatments are effective, making carpets easier to clean.

Carpets which have been treated with a stain repellent will usually have to be retreated after cleaning if they are to keep their stain repellent properties.

Scotchgard hit the headlines last May when its manufacturers, 3M, began a process of withdrawing or reformulating all its products containing its perfluorooctanyl chemicals, or PFOs. PFOs repel both water and oils – properties that gave the Scotchgard treatment its protective qualities. Traces of the chemicals had been found in 3M's employees and in the environment around their plant. However, there was no suggestion that treated carpets presented any hazard in the home.

WHICH? WAY TO CLEAN IT

For more advice, consult this useful book (£9.99). To order, phone **0800 252 100** and quote **CLEAN WB 0201**.

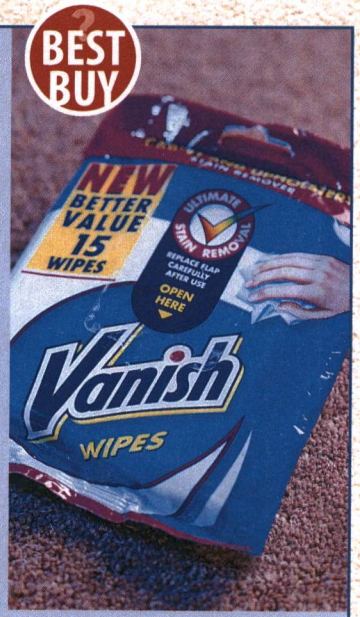


TOP TIPS FOR REMOVING STAINS

- Remove as much of the soiling as possible before applying the stain remover. Soak up liquids gently with cotton or paper towels. Scrape up solids with a blunt knife or spoon.
- **'How-to' guides generally advise tackling stains immediately, if you can. But we found we often got better results when we left some spills overnight – mainly because it's easier to remove any excess of some stains once dried. Curry and mud, for example, smear and spread when you try to clear them up. But once they've dried out, most can be brushed off easily.**
- Try to work in stain removers from the edge of the stain towards the centre, to prevent spreading the stain.
- **Don't rub the carpet too vigorously, as this may leave a patch of matted or tangled fibres that stands out against smooth pile elsewhere.**
- Check your carpet for colour-fastness. A light patch can look every bit as obvious as a dark stain.
- **Our testers found that using a cloth impregnated with cleaning solution was the most effective removal method. They didn't find the brushes, supplied with some of the stain removal products, easy to use.**

PHOTOGRAPHY: JONNY THOMPSON

VANISH WIPES
£1.99/15 wipes
Cost per application 13.3p



Vanish Wipes are impregnated with cleaning solution. You use them by wiping the stain in a circular motion before vacuuming the area when dry. They were among the best at tackling most of our stains and were particularly effective on curry, red wine and shoe polish. They were also able to deal with the blue felt pen if tackled immediately.

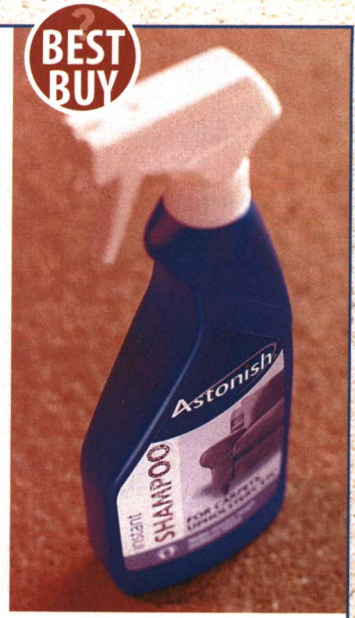
Vanish Wipes are very easy to use, although fairly pricey.

	2min	24hr
Curry	○	☆
Red wine	◒	★
Shoe polish	○	◒
Mud	○	○
Blue felt pen	☆	○
Ease of use	★	

VERDICT This is a Best Buy. Works well on a range of stains. Convenient, but limited number of applications in one pack.

Total test score 66%

ASTONISH INSTANT SHAMPOO
£1.19/500ml
Cost per application 1.7p



Astonish Instant shampoo is cheap to buy (mainly direct from the manufacturer by mail order) and comes in a trigger spray pack. It's suitable for use on carpets and upholstery. You spray it on to a stain, and then rub gently with a clean, damp cloth. Afterwards dry the stain off with a cloth or towel and vacuum once dry.

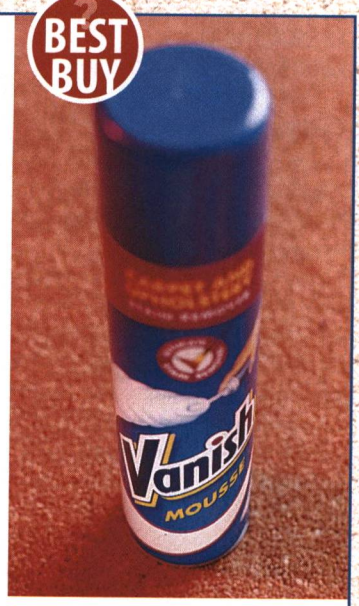
Astonish Instant shampoo was relatively effective at removing shoe polish, unlike many other products, as well as mud. It was less effective on blue felt pen than some other products, though.

	2min	24hr
Curry	◒	☆
Red wine	◒	☆
Shoe polish	◒	◒
Mud	☆	☆
Blue felt pen	○	◒
Ease of use	★	

VERDICT This becomes a Best Buy. It's cheap, easy to use, and effective on most stains.

Total test score 64%

VANISH MOUSSE
£2.49/400ml
Cost per application 2.5p



Vanish Mousse is suitable for tackling stains on carpets and upholstery (but not velvet or brocade). You spray the mousse on and then work it into the stain using a clean, damp cloth. You vacuum up any residue once dry.

Vanish Mousse did relatively well overall and was one of the best at dealing with curry and shoe polish. It also worked well on the blue felt pen stains if tackled immediately. However, we did find that the mousse could tend to spread some stains.

	2min	24hr
Curry	○	☆
Red wine	●	☆
Shoe polish	◒	◒
Mud	○	○
Blue felt pen	☆	○
Ease of use	☆	

VERDICT This was one of the best at tackling shoe polish stains, and reasonably effective on others. It also becomes a Best Buy.

Total test score 61%

BISSELL CARPET MOUSSE
£4.99/645ml
Cost per application 5.4p

Bissell Carpet Mousse should be sprayed on to the stained area from 60cm above the carpet. This means that, when working on small stains, too large an area may be treated (which may cause some stains to spread). You leave it on for 15 minutes and vacuum off the residue when dry. It's quite easy to use, and there's no need to scrub or blot the stain.

Carpet Mousse was not particularly effective on any of the stains we tackled. It made our curry stain darker and gave the red wine stain a slight blue tinge.

	2min	24hr
Curry	●	●
Red wine	●	○
Shoe polish	●	●
Mud	◒	○
Blue felt pen	○	◒
Ease of use	☆	

VERDICT We found this ineffective. Other products are better value for money.

Total test score 44%

BISSELL INSTANT CARPET SPILLS CLEANER
£2.99/300ml
Cost per application 5.5p

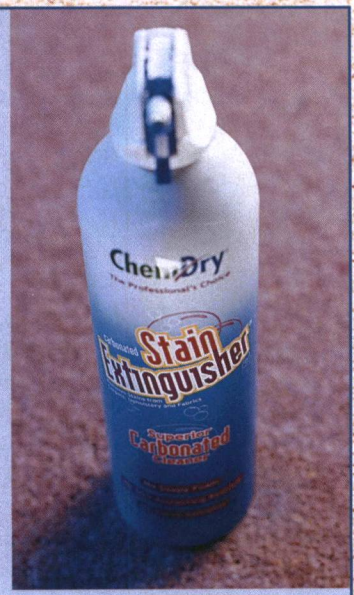
Instant Carpet Spills Cleaner is another mousse, but dispensed through a brush attachment. You shake the can and then spray on, spreading the foam with an overlapping circular motion. After removing any excess foam with a damp cloth, you allow it to dry and then vacuum. We found the brush attachment awkward to push against the pile of the carpet in a circular motion, and the trigger was stiff to use. It was fairly bulky and awkward to use in corners. Applying the cleaner tended to spread the stain.

	2min	24hr
Curry	○	○
Red wine	●	☆
Shoe polish	●	●
Mud	☆	○
Blue felt pen	○	◒
Ease of use	◒	

VERDICT Other, easier-to-use, products are effective on more stains.

Total test score 44%

CHEM-DRY STAIN EXTINGUISHER
£8.99/590ml
Cost per application 9.2p



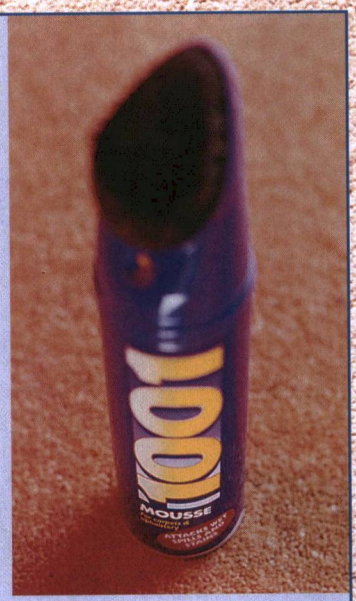
Shaped like a mini fire extinguisher, this was the most expensive of the stain removers on test. It comes from one of the UK's largest commercial carpet cleaning companies, although this product is intended for domestic use. The Stain Extinguisher is an aerosol that you spray on to the stain, then wait 30 seconds before blotting with a clean cloth. We found it tended to make ink stains spread. It's easy to use, but its cleaning powers are unremarkable.

	2min	24hr
Curry	◒	○
Red wine	●	☆
Shoe polish	●	●
Mud	○	○
Blue felt pen	○	◒
Ease of use	★	

VERDICT This is bettered by other, cheaper products.

Total test score 57%

CUSSONS 1001 MOUSSE WITH BRUSH
£2.69/300ml
Cost per application 2.5p



Dispensed from an aerosol with built-in brush, this mousse took a bit of practice to use effectively. It was initially difficult to see which way mousse would emerge from the canister, and the brush attachment was hard to push across the carpet surface. The stain tended to spread when the mousse was applied. It was awkward to use in confined spaces, such as corners. You vacuum up the residue once it has dried.

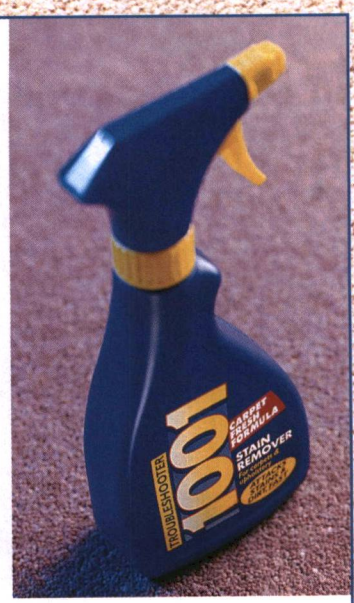
Unlike most others, this mousse had some success when used for removing shoe polish.

	2min	24hr
Curry	◒	○
Red wine	●	☆
Shoe polish	◒	◒
Mud	◒	○
Blue felt pen	☆	○
Ease of use	◒	

VERDICT Other, easier-to-use, products are equally effective.

Total test score 46%

CUSSONS 1001 TROUBLESHOOTER
£2.39/500ml
Cost per application 3.2p



1001 Troubleshooter is a trigger spray that can be used on carpets or upholstery. After spraying the foam on to the stain, you work it in towards the centre of the stain with a damp cloth or brush before blotting up with kitchen towel. Once dried, you can then vacuum off any residue. We found it tended to spread some stains, particularly the blue felt pen ink. It was effective on curry and red wine stains, but only if they had been left overnight.

	2min	24hr
Curry	○	☆
Red wine	◒	★
Shoe polish	●	●
Mud	○	○
Blue felt pen	☆	○
Ease of use	★	

VERDICT It's simple to use and fairly cheap, but it failed to tackle our shoe polish stain.

Total test score 61%

DE-SOLV-IT UNIVERSAL 2000
£2.49/100ml
Cost per application 12.5p

This is a small aerosol that may get quickly used up if you have lots of stains to deal with (or if they each need more than one application). It can also be used as a stain remover on fabrics, and was a Best Buy in our report on those ('Vanishing act', *Which?*, February 1999, p29). It wasn't so effective at removing all of our five stains on carpets, although it was one of the best when immediately tackling red wine. The product instructions advise spraying it on to a clean cloth and then blotting the stain to remove it, which seemed to work well.

	2min	24hr
Curry	◒	○
Red wine	○	☆
Shoe polish	●	●
Mud	◒	☆
Blue felt pen	◒	◒
Ease of use	★	

VERDICT It's simple to use and, if you've bought it as a laundry pre-wash, then it might be handy in an emergency.

Total test score 57%

GLO WHITE SPOT SHOT
£3.99/400ml
Cost per application 14.3p

Spot Shot comes in an aerosol can that you simply shake and spray on. You then blot the stain dry – immediately for a fresh stain or after a minute for older ones. After treatment, the area should be blotted with a damp cloth. We found it very easy to use.

It's more expensive to buy and use than some other products. It was particularly effective on our mud and felt pen stains. However, Spot Shot wasn't as good as some other products when tackling shoe polish stains.

	2min	24hr
Curry	◒	○
Red wine	◒	☆
Shoe polish	●	●
Mud	☆	☆
Blue felt pen	☆	☆
Ease of use	★	

VERDICT It's easy to use, but pricey and it failed to clean our shoe polish stain.

Total test score 66%

JONELLE CARPET STAIN REMOVER
£1.45/500ml
Cost per application 2.1p

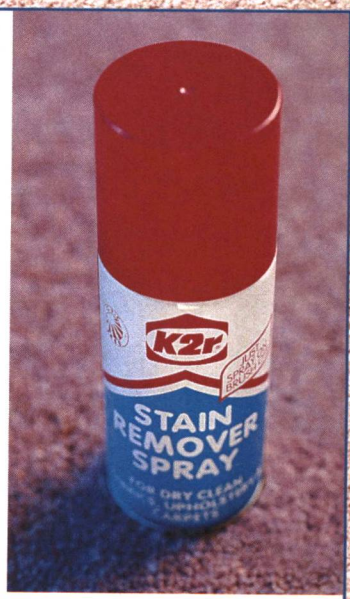
John Lewis' own-brand stain remover comes in a trigger spray and was one of the cheapest products we tested. It was simple and quick to use. It could tackle our blue felt pen stain better than most if used immediately, and made some impression on some of the others, but you'd be better off with another product with most stains.

	2min	24hr
Curry	●	○
Red wine	●	○
Shoe polish	●	●
Mud	◒	☆
Blue felt pen	☆	○
Ease of use	★	

VERDICT It's cheap to buy, but less effective than other products.

Total test score 57%

K2r STAIN REMOVER SPRAY
£2.55/100ml
Cost per application 32.5p



K2r is another aerosol spray, but unlike others it dried so quickly that it was difficult to gauge how much to use. The instructions suggested that the can should be held upright, which wasn't possible when treating a horizontal carpet. Tilting the can gave an uneven spray. The spray turns to a powder that needed a lot of brushing off after the specified 20 minutes. It worked on mud, and would also tackle curry stains (but only after they'd been left for 24 hours).

	2min	24hr
Curry	●	☆
Red wine	○	◒
Shoe polish	●	◒
Mud	○	○
Blue felt pen	○	◒
Ease of use	◒	

VERDICT Easily the most expensive product to use, K2r was far from the most effective and it was also one of the trickiest to use.

Total test score 40%

TOTAL TEST SCORE
This ignores price and reliability and is based on:

Stain removal	75%
Ease of use	25%

KEY
★ ☆ ○ ◒ ●
best worst

Safety net

We've pitted 60 cars against each other to find which ones will make the vital saves when it comes to the crunch

Car makers have been falling over themselves to launch compact people carriers (or mini-MPVs) in the last year or so – prompted by the success of Renault's Scénic, above. In the first six months of 2000, around 45,000 mini-MPVs were sold in the UK, overtaking sales of their bigger MPV brothers. We've looked at how these versatile cars fare for secondary safety compared with a total of 60 models in all.

WHAT THE NUMBERS MEAN

The secondary safety scores in the tables, opposite and on p28, are based on our own assessment system that *Which?* has developed over 17 years. Our unique rating scheme, which has also been adopted by other consumer associations across Europe, assesses how well each car would protect occupants in many different types of crash. Experienced accident investigators examine more than 50 areas of each car that are critical to its safety. More importance is given to those areas that are likely to have the biggest impact on the occupants' survival. The inspectors can then make judgements about the likely overall safety performance of the vehicle.

The safety scores are currently marked out of 12, because this is the highest score we've found so far (awarded to the Mercedes E-class). Each safety area of the car is marked against the best example of design that the inspectors have seen. This means that when manufacturers introduce improved safety features, they set a new standard for others to follow, and this increases the highest score achievable.

POSITIVE RESULTS

Overall, we were impressed with the mini-MPVs inspected this time, and they compared well with superminis and small family cars for safety. The contest to head the mini-MPV category was closely fought, with the Mazda Premacy and Toyota Yaris Verso joining the Renault Scénic on 9.5 as

PHOTOGRAPHY NICK WRIGHT

class leaders for secondary safety. The Vauxhall Agila received the lowest score of the mini-MPVs with 8 – not surprising given that it's the smallest and lightest car in the category (generally, the heavier the car, the safer it will be).

Superminis averaged just over 7, but the newly-assessed Skoda Fabia comes straight in at number one with an excellent secondary safety score of 9.5. As well as a range of good safety features, the Fabia is heavy for a supermini, and this helps to boost its score. The Fabia's platform (the basic structure the car is built on) will also be used for the next generation VW Polo, which should improve its safety (it currently scores just 8).

The average score for small family cars is better, at almost 8.5. The Toyota Corolla tops this group, with 10.

In the large family car category, the recently introduced Lexus IS200 is one of the top five cars we've inspected so far, with an impressive score of 11. Only the Volvo S40/V40 is better in this sector. Its score of 11.5 is usually associated with larger executive cars, like the Audi A6, Mercedes E-class and Vauxhall Omega.

THE LATEST SAFETY FEATURES

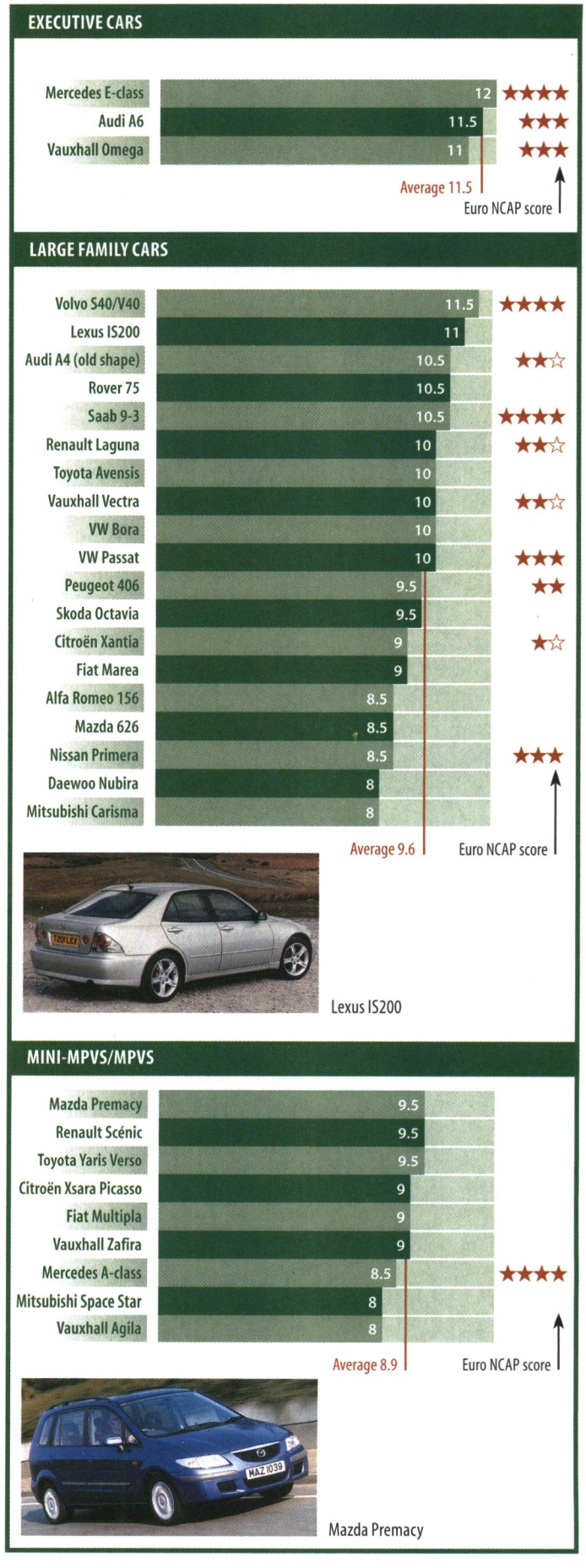
As part of our assessment, we look at the role of head restraints. Generally, these are poorly designed and, in the event of an accident, may fail to protect the head and neck. In some cases, they could increase the likelihood of serious injuries. Manufacturers, including Ford (with the new Mondeo) and Vauxhall (with the Corsa), are starting to fit 'active' (anti-whiplash) head restraints, and these should offer extra safety benefits. We look forward to assessing how well they work.

The Skoda Fabia comes straight in at number one

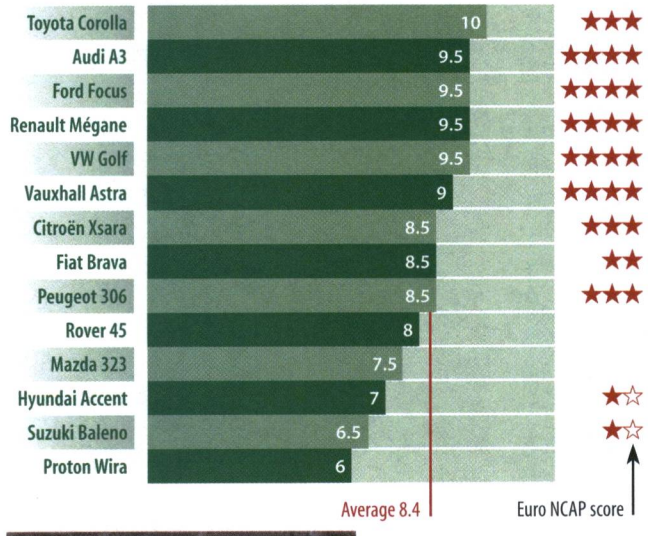
'Side curtain' and 'smart' airbags (which deploy according to the occupant's position in the seat) are becoming more common, reflecting the trend for such safety developments to trickle down from executive to cheaper models. Side curtain airbags are hidden in the roof lining, and offer important head protection in a side-on collision with a lamppost, for example.

Our league tables

We currently rate each car out of 12 for how well it should protect you in a variety of crashes. The higher the score, the safer the car. Our scores use the same criteria whatever the size of car, which means you can compare scores for cars in different categories. Scores can vary slightly across a model range depending on the exact specification. We assess models that are typical for that range. At the end of each bar, we've also shown the car's Euro NCAP score (if it has one). This is a different type of safety rating system from our own – see 'A crash course in safety tests', overleaf, for more about this system. Euro NCAP scores are out of five stars, with ☆ indicating an unacceptably high risk of serious injury in a particular type of impact. A car rated ★★☆ is safer overall than one rated ★★, but is worse than one rated ★★★.

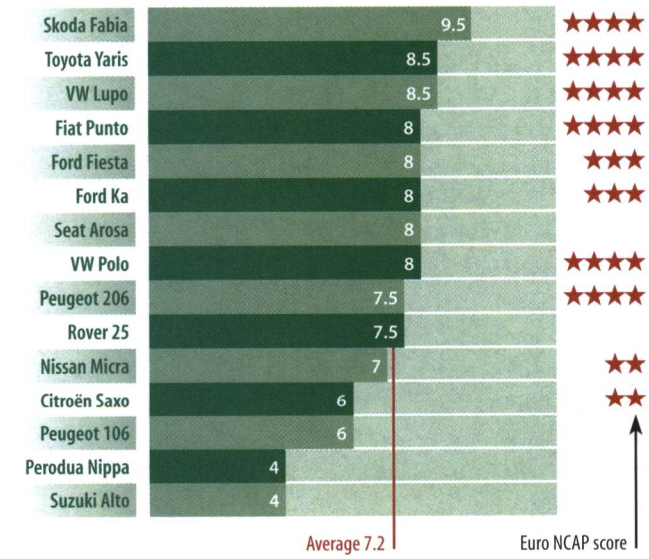


SMALL FAMILY CARS



Audi A3

SUPERMINIS



Skoda Fabia

A CRASH COURSE IN SAFETY TESTS

We're partners in a Europe-wide initiative that crash-tests new cars. The European New Car Assessment Programme (Euro NCAP) puts cars through front- and side-impact crashes, then rates the damage. There are some differences between its results and our secondary safety assessments, mainly because Euro NCAP hasn't tested the same set of cars, and in some cases, it has tested a different version of the same car. However, Euro NCAP results and our assessments reveal a similar overall picture.

Where we do have Euro NCAP ratings for the cars tested, we've included the scores in our secondary safety league tables. Our scores can be compared across classes of car, but Euro NCAP star ratings are comparable only within a group of cars. So a four-star rating for the Toyota Yaris isn't the same as a four-star rating for the Mercedes E-class.

Last year, Euro NCAP amended its scoring system so that it's now possible to achieve a maximum of five stars rather than four. To achieve the fifth star, a car must have fared very well in the front- and side-impact tests. It then has to pass a 'pole test' designed to assess the driver's head protection in the event of the car hitting a tree or lamppost side-on. No cars have been awarded five stars yet. Despite this change, the old four-star and new five-star systems are still comparable.

Last year, Euro NCAP tested two batches of superminis. We have crash test results for the following cars (see 'Crash test update', *Which?*, March 2000, p12 and October 2000, p22), but no secondary safety assessments as yet.

Daewoo Matiz	★★★
Daihatsu Sirion	★★★
Fiat Seicento	★☆
Honda Logo	★★★
Hyundai Atoz	★★★
MCC Smart	★★★
Renault Clio	★★★★
Seat Ibiza	★★★

Look out for crash tests on mini-MPVs and large family cars later this year.

The MCC Smart takes on the side impact test

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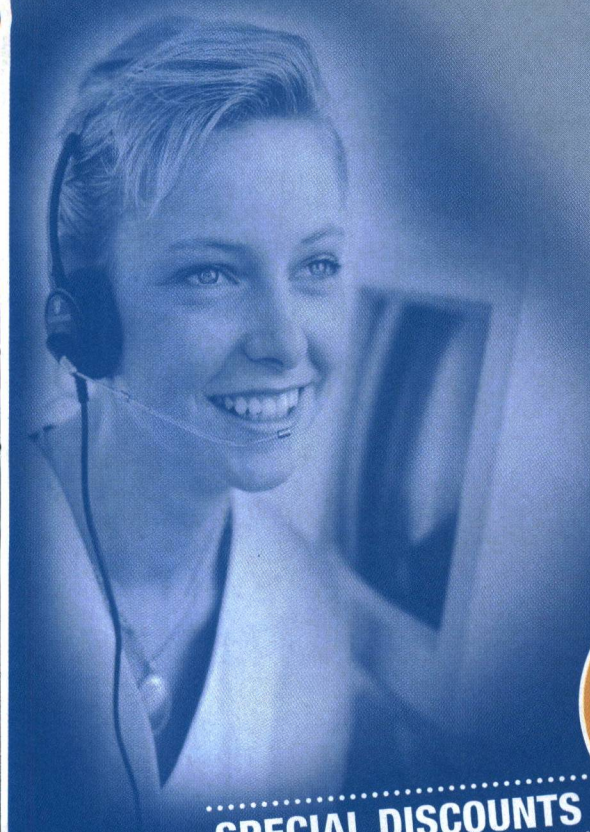

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DRILL THRILLS

Anna Yeadell gets to grips with drills

You can't beat a cordless drill for convenience, but most lack the power for tougher DIY tasks

Without a flex trailing behind you, cordless drills are ideal for DIY jobs in hard-to-reach places – perhaps outdoors, or if you need to work up a ladder. Use a cordless model with good drilling and driving power and you'll make light work of fixing self-assembly units together or putting up shelves.

But choose your drill wisely, because not all models have the power to cope with the more demanding DIY jobs. Generally a cordless model will take longer than a mains version to drill holes in hardwoods and metal, and drilling masonry is beyond the capability of some models altogether.

Voltages range from 7.2 volts to 24 volts, but we've concentrated on 9.6 volts to 18 volts as these are the most popular. In general, a higher-voltage model will cope with a wider range of materials, but voltage alone isn't the sole guide to a cordless drill's performance – some lower-voltage models did better in our tests than higher-voltage ones.

FEATURES

Keyless chuck This feature allows you to change the drill and screwdriver bits without having to use a special key to release and tighten them. The models on test had either a standard keyless chuck or a keyless chuck with 'automatic shaft arresting'. This means that the spindle automatically locks into place when the drill is off, making it easier to turn the chuck. See the table, p28, for details.

Pistol grip or T-shape Most cordless drills now have a T-shape handle. The advantage of this is that the weight of the battery is centred and the drill feels more balanced, so it's easier and more comfortable to use than an old-style pistol-grip drill. Only one model on test – B&Q's Performance Power – still has the old-style pistol grip.

Gears and speeds Most of the drills on test have a choice of two gears. This is useful if you want to work with different materials. For example, a fast speed is best for drilling wood, and a slower speed is better for drilling larger holes in masonry or for screwdriving. You're less likely to damage a screw and can avoid over-tightening it at lower speeds. All the drills on test had reverse speed, so you can remove screws as well as drive them in, and can free a drill bit that's stuck.

Hammer setting Drills with hammer action are useful when working with hard materials such as masonry. The models on test with a hammer setting worked well when using this feature for drilling into masonry. However, if you're going to be working regularly with

IMPROVING STANDARDS

Over the last five years or so, the standard of cordless drills has improved. There is now a range of voltages available, batteries and chargers are becoming more efficient, and performance is improving. For this reason, and in order to highlight the differences between the models on test, we've made our assessments a little harsher this year compared with previous reports. Those drills without a quick charger were marked down, and we were more severe with judging the performance in our drilling and screwdriving tests.

PHOTOGRAPHY IAIN BAGWELL, JOHN TRENHOLM

BEST BUY

All our Best Buys had at least reasonable results for drilling and driving screws into wood, metal and masonry. They all come supplied with a carrying case and have chargers that take about an hour to recharge the battery.

9.6-VOLT MODELS

None of the drills in this category was up to Best Buy standards. However, the Bosch PSR 9.6 VE-2 (total test score 60 per cent) is widely available and worth considering for the occasional DIY-er who needs a drill/driver for hanging a curtain rail or putting together self-assembly shelves. Its poor results for drilling and driving into metal, plus its poor battery life, mean we can't make it a Best Buy, but it was one of the easiest models on test to use, and the £70 price tag won't break the bank.

12-VOLT MODELS

The **Metabo BST 12 Plus £199** (total test score 84 per cent) is a good all-round drill. Although it is the most expensive drill of all those on test, this price does include a spare battery, which can be very useful. It has a slightly longer charge time than our other Best Buys – 92 minutes – but it's easy to use and you can't beat its performance for both drilling and driving in wood. The Metabo is available from independents.

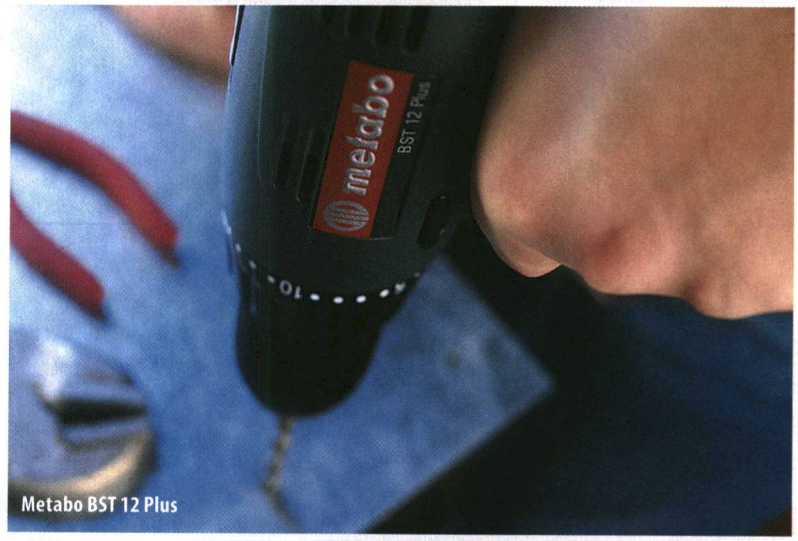
For a much cheaper alternative, consider either the Black & Decker KC1282 F £90 (total test score 74 per cent) or Bosch PSR 12 VE-2 £80 (total test score 74 per cent). Both fall slightly short of being a Best Buy as they're not particularly good at drilling into metal and their battery life isn't great, but both are good at drilling in wood and great screwdrivers. Both models are widely available.

13.2 VOLTS AND ABOVE

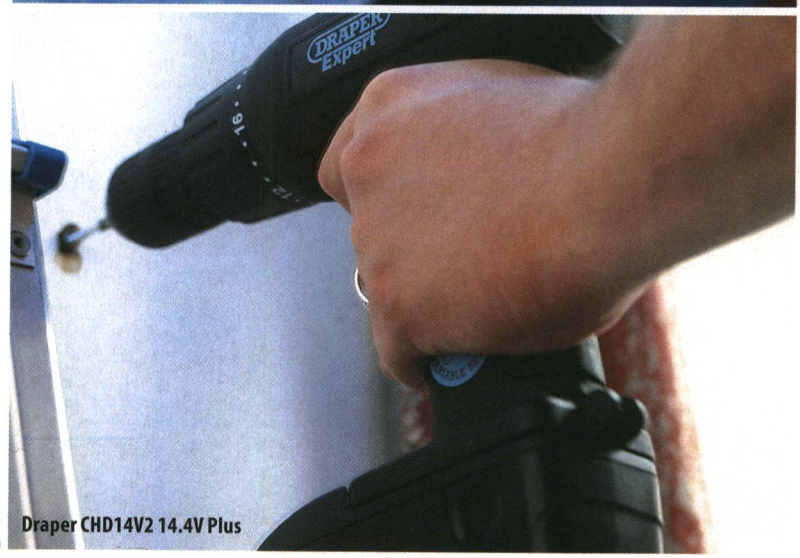
The **Draper CHD14V2 14.4V Plus £149** (total test score 82 per cent) is another expensive drill, but again it comes with a spare battery. The Draper, which has a hammer action, was the only model on test that had very good results for drilling into both metal and masonry. It had good performance for screwdriving, too, and was one of the few models with a good battery life. It's available from independents.

The **Bosch PSB 18 VE-2 £130** (total test score 82 per cent) is a hammer-action 18-volt drill. It was an excellent all-round drill, coping well with all the drilling and driving tasks we set. It was particularly good at drilling in wood and one of the few drills to cope well with drilling in masonry. It is easy to use, has a good battery life and is widely available.

Bosch PSB 18 VE-2



Metabo BST 12 Plus



Draper CHD14V2 14.4V Plus

masonry, we recommend you use a pneumatic hammer drill, which works even better.

OUR TESTS

We drilled holes and drove screws into wood, metal and masonry to assess which cordless drills were the most effective.

Generally the 9.6-volt models on test lacked the power for efficient drilling and driving and, with the exception of the Bosch PSR 9.6 VE-2, they weren't particularly convenient to use, either. As you move up to 12 volts and above, the performance improves significantly for drilling and driving into wood. However, some models still struggled to cope with drilling and driving into metal.

We found that most of the cordless drills on test suffered from poor battery life. The exceptions to this were the Black & Decker KC1882FK, Bosch PSB 18 VE-2, Draper CHD14V2, Makita 6228 DWE, Metabo BST 12 Plus and Power Devil PDD 2148 KKL, which all scored well for battery life. Five of the models came with a spare battery pack, which can be useful to avoid the hassle of waiting for the battery to recharge while you're in the middle of a job.

B&Q Performance Power 9.6V

Black & Decker KC96CE

Bosch PSR 9.6 VE-2

Hitachi FDS 12 DVA

JCB CD12

JMB CD-120-1-240

Makita 6227 D

Bosch PSB 18 VE-2

Draper CHD14V2 14.4V Plus

Hilka 16.8 Hammer Drill

NOTES

We've divided the cordless drills into groups, based on their voltage. Drills highlighted in **red** feature in the Best Buy Guide, p27.

Although symbols in the table show that some drills outperform others in certain tests, this may not mean that they have a better rating overall. The total test score gives more weighting to the more important tests.

Specification

1 This is the price you can expect to pay by shopping around.

Features

2 This shows whether the drill has a standard keyless chuck, or automatic shaft arresting.

Performance

3 A panel of experienced DIY-ers, including a left-handed person and someone with particularly small hands, assessed each model. They looked at weight, balance, controls, inserting and removing drill bits, and changing the battery.

4 We simulated ten years of DIY use by drilling and driving screws into various materials, followed by appropriate rest periods. This cycle was repeated 2,000 times. If a drill had a hammer action this was also tested, drilling holes into masonry.

5 We drove screws into and out of pine (softwood) and steel, measuring how long it took and how effectively you could control the speed and torque.

6 We drilled holes into beech (a hardwood), steel and masonry, measuring how long it took and how efficient the drill was at using power. If a drill had a hammer action, this was tested drilling holes into granite and stone.

7 Using a fully charged battery, we drilled holes into beech and drove screws into pine. We measured how long each hole or screw took and counted the number of holes and screws completed before the battery ran out.

KEY

★ ☆ ○ ◒ ●

best worst

✓ has this feature

TOTAL TEST SCORE

This score ignores price and is based on:

Ease of use	40%
Screwdriving	22%
Durability	15%
Drilling	12%
Battery	6%
Safety	5%

Cordless drills

		9.6 volts			
		B&Q Performance Power 9.6V	**Black & Decker** KC96CE	**Bosch** PSR 9.6 VE-2	**Power Devil** PDX 96 CDB
Specification					
Price (£)	1▷	17	30	70	15
Weight (kg)		1.3	1.4	1.4	1.4
Max speed (rpm) first/second gear		550	650	550/1000	550
Spare battery					
Features					
Hammer setting					
Chuck type	2▷	standard	standard	automatic	standard
Performance					
Ease of use	3▷	◒	◒	★	○
Durability	4▷	★	★	★	☆
Screwdriving in wood	5▷	●	◒	☆	●
Screwdriving in metal	5▷	●	●	●	●
Drilling in wood	6▷	◒	○	○	○
Drilling in metal	6▷	●	●	◒	●
Drilling in masonry	6▷	●	○	○	◒
Battery charge life	7▷	●	◒	◒	●
Stated charge time (hrs)		5	8	1	7
Total test score (%)		18	34	60	22

Power Devil PDX 96 CDB

Black & Decker KC1282 F

Bosch PSR12 VE-2

Metabo BST 12 Plus

Skil 2490

Black & Decker KC1882FK 18-volt

Makita 6228 DWE

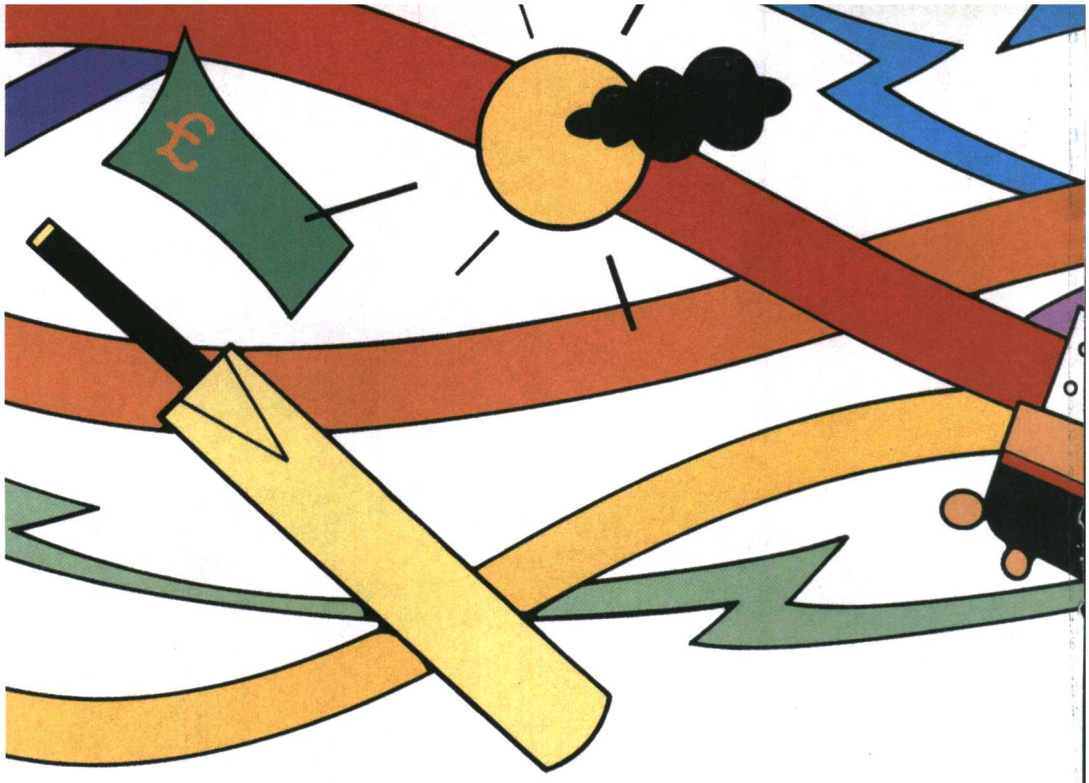
Power Devil PDD 2148 KKL 14.4-volt

Wickes Professional Cordless Drill Driver 505-022 13.2-volt

12 volts							
Black & Decker KC1282 F	**Bosch** PSR 12 VE-2	**Hitachi** FDS 12 DVA	**JCB** CD12	**JMB** CD-120-1-240	**Makita** 6227 D	**Metabo** BST 12 Plus	**Skil** 2490
90	80	128	100	45	111	199	40
1.9	1.6	1.5	1.9	1.6	1.5	2	1.4
400/1200	350/1250	350/1050	350/1050	550	350/1100	450/1600	700
		✓	✓		✓	✓	
✓ automatic	automatic	standard	standard	standard	standard	automatic	standard
☆	★	☆	○	○	☆	☆	○
★	★	★	★	★	★	★	★
☆	☆	☆	☆	◒	☆	★	◒
☆	☆	☆	●	●	☆	☆	●
○	☆	☆	★	◒	☆	★	◒
◒	◒	◒	◒	●	◒	○	●
★	☆	○	☆	◒	☆	☆	◒
◒	◒	◒	◒	◒	◒	○	●
	1	1	1	4-5	40min	92min	3-5
4	74	74	58	36	74	84	34

13.2 volts and above						
Black & Decker KC1882FK 18-volt	**Bosch** PSB 18 VE-2	**Draper** CHD14V2 14.4V Plus	**Hilka** 16.8 Hammer Drill	**Makita** 6228 DWE	**Power Devil** PDD 2148 KKL 14.4-volt	**Wickes** Professional Cordless Drill Driver 505-022 13.2-volt
110	130	149	55	110	50	80
2.3	2.2	2.3	1.9	1.6	1.9	2
500/1600	450/1600	450/1400	650	350/1100	400/1100	400/1300
		✓		✓		
✓ automatic	✓ automatic	✓ automatic	✓ standard	standard	✓ standard	✓ standard
☆	☆	☆	○	☆	○	○
☆	★	☆	☆	★	◒	◒
☆	☆	★	●	☆	☆	☆
☆	☆	☆	●	☆	●	●
☆	★	☆	○	☆	○	○
○	☆	★	◒	◒	○	○
★	★	★	☆	☆	★	★
☆	○	☆	●	○	◒	◒
1	1	1	5-7	1	1	1
80	82	82	22	78	32	40

IS IT WAP YOU EXPECTED?



Wap phones let you surf the net for all sorts of information. But you may find the waves are on the small side

Over half the British population now owns a mobile phone, and whether you've joined them or not, you've probably heard of Wap. But while the adverts may leave you believing that Wap phones let you tap into the same internet that you find on a computer, the reality is very different.

We asked a panel of 12 people to try the Wap services offered by the four networks and Virgin. Overall, they were disappointed with the features, and grumbled about the number of connections that failed.

WHY CHOOSE WAP?

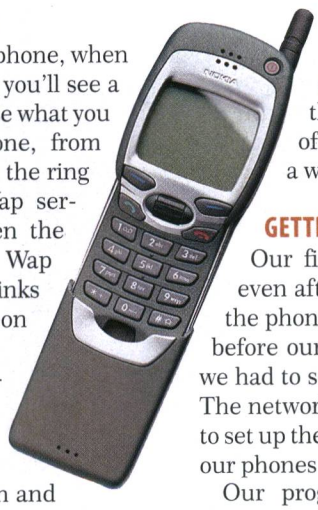
Wap technology lets you access the Wap net and send and receive e-mail. The biggest difference between the Wap net and the internet is that the Wap net is more like a text service on your phone. Although the Wap net is growing all the time, it has nowhere near as many sites or as much information as the internet.

Standard mobile phone services allow you to send and receive short text messages (called SMS) to and from other mobiles. And, except for the Orange network, it's now also possible to send and receive e-mail using SMS technology. You don't need a Wap phone to do this, though e-mail messages are limited to around 160 characters (40 to 50 words).

Wap phones let you send and receive e-mails online. With Wap e-mail you pay, at mobile rates, for the time that you are online – and this includes the time you spend typing a message. One advantage of Wap e-mail is that you can access your online e-mail account by both phone and computer. Also, Wap e-mail isn't restricted to 160 characters, apart from Vodafone's.

WHAT THE SERVICES OFFER

As with a standard mobile phone, when you turn on a Wap phone, you'll see a menu. From this you choose what you want to do on your phone, from making a call, to changing the ring tone, or choosing the Wap services. Once you've chosen the Wap services, you'll see a Wap menu. This offers a list of links (called a 'portal') to sites on the Wap net.



Portal links vary depending on the mobile phone network. Most networks provide links to a news service, sports information and entertainment listings. If you can't find what you're looking for, or there's a particular site you want to visit, you can tap in the address details of the site.

GIVING WAP A GO

To find out what you can expect from Wap, a panel of 12 *Which?* members tested out the services offered by the four main mobile networks – BT Cellnet, One 2 One, Orange and Vodafone. We also asked them to try Virgin, which runs its Wap service on the One 2 One network.

Our testers had a range of experiences of using the internet through a PC, and of using a mobile phone. Each Wap service was assessed by six people, and each person compared two services. Apart from Virgin, the testers used each service for a fortnight. Virgin's service was launched after our trial started so, rather than leaving it out, we asked six of our original testers to try it for a week.

GETTING STARTED

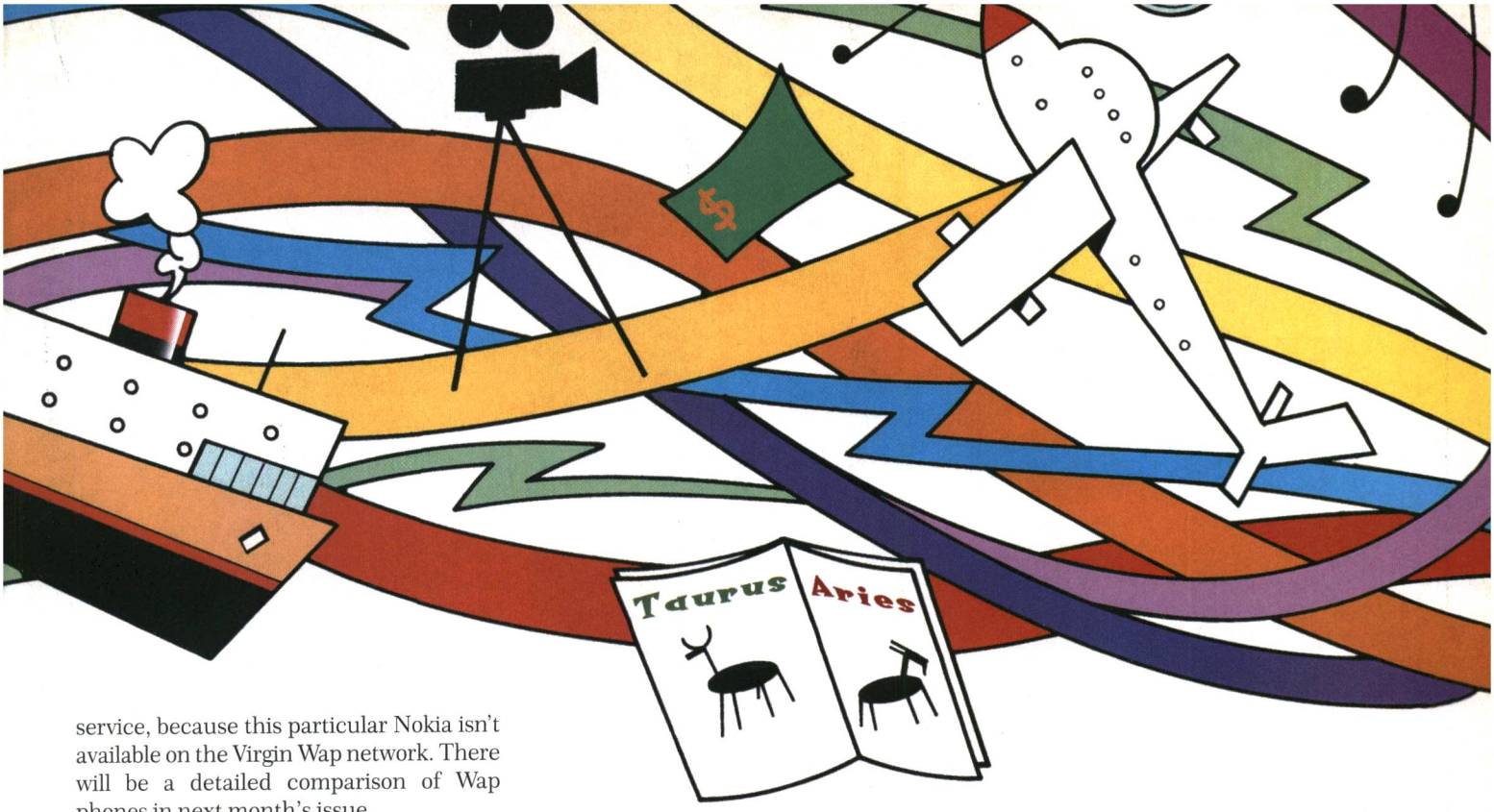
Our first surprise was to find that, even after we'd bought and registered the phones, there was more for us to do before our user panel could get started: we had to set up Wap and e-mail services. The networks either instructed us on how to set up the phones, or they sent a signal to our phones to 'activate' Wap services.

Our progress was hindered because there was often little or no information supplied with the phones explaining that we'd need to do this. Also, instructions explaining how to access and use the Wap services were vague or non-existent. Virgin's Wap services were ready to use, though e-mail still had to be set up.

THE WAP TASKS

Using the popular Nokia 7110 phone, our testers tried BT Cellnet, One 2 One, Orange and Vodafone. They used a Siemens S35i phone to assess Virgin's

PHOTOGRAPHY JOHN TRENHOLM ILLUSTRATION KEVIN O'KEEFE



service, because this particular Nokia isn't available on the Virgin Wap network. There will be a detailed comparison of Wap phones in next month's issue.

Our testers carried out the same set of tasks with each network. They looked for information that could be accessed through the portal (such as news headlines and weather forecasts), went to sites beyond the portal, and sent both text messages and e-mail.

Overall our volunteers found that accessing sites featured on the portal menus was the most straightforward of the Wap services. You can see examples of the services offered by the networks, overleaf.

Accessing sites beyond the portal, by typing in the address, was much more difficult. The main problem was making a successful connection – our panel managed to get through just over half the time.

E-MAIL VS TEXT MESSAGING

Whatever the network, our panel found it was a lot easier to send text messages than e-mail. At the time of our tests, Orange didn't offer an e-mail service, but our testers were able to send e-mails by dialling into the Jumbuck.com Wap site and using its online e-mail service. Not all networks automatically confirm that an e-mail has been sent and received successfully. Our panel thought this feature was worth having.

SWITCHING PORTALS

The sites on the portal are set by your service provider. However, as with the internet, you can access your own choice of sites more quickly by 'bookmarking' them. Once you've logged on to a site by entering its address, you can bookmark it from the menu options. This means you can build up a folder of favourite sites that you can access without having to type the address each time. Another option is to use an independent portal such as www.Mviva.com (its website explains how to do this).

"Our users couldn't connect to sites and services on half the occasions they tried"

Most of our panel thought it was more useful to be able to send text messages. And when we asked them which of the phone services they thought they'd use most often, sending text messages came top of the list. But, ironically, you don't need a Wap phone to do this.

PAYING WITH WAP

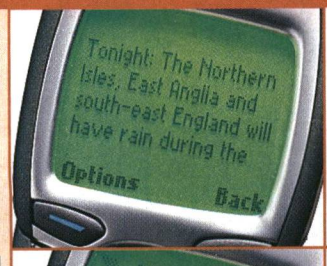
Ten of our 12 testers didn't feel at all confident about giving their credit card details to buy goods or services on a Wap phone. In order to make secure payments using Wap, you need a phone that supports encryption – the system that scrambles any information that you send. Next month, we'll be looking at this in more detail.

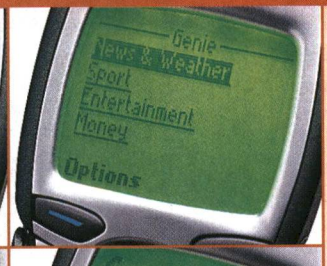
SEE WAP FOR YOURSELF

If you're thinking of buying a Wap phone but aren't sure about it, you can always try a Wap simulator on the internet. These sites reproduce a Wap phone screen and show you what information they can display. But remember you'll be navigating with a computer keyboard, which is easier than using a mobile phone. Try www.gelon.net and www.wapsilon.com.

OUR USERS GET UP CLOSE

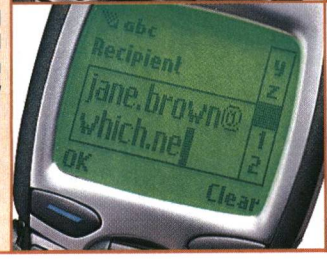
A Wap phone can display more text than a standard mobile phone





These are some of the options on BT Cellnet's Wap menu

Entering e-mail addresses and text can be a bit fiddly



Connecting to Wap services can be frustrating

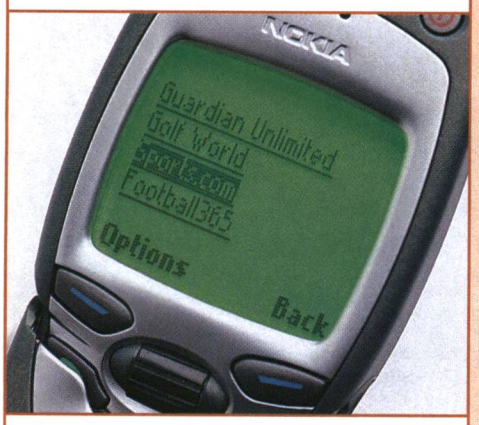
WAP NETWORKS COMPARED

BTcellnet

Sending e-mail using a Wap phone is fairly tricky. But our panel found BT Cellnet's e-mail service more straightforward to use than the others'.

Its portal is user friendly, and connecting to sites on the portal was relatively trouble free. However, travelling to Wap sites beyond those on the network's portal was a bit more difficult with BT Cellnet than with Orange or One 2 One. One of the testers commented: 'It should be a lot easier to be able to find sites that you have typed in yourself. On this network it's impossible.'

Activating the Wap services with BT Cellnet turned out to be time consuming. Only one of the phone packages we bought had instructions specifically for Wap, and the card in the BT Welcome Pack gave the wrong telephone number for the helpline. Calling the BT Cellnet helpline could leave you humming Muzak for days – on one occasion we were put on hold for

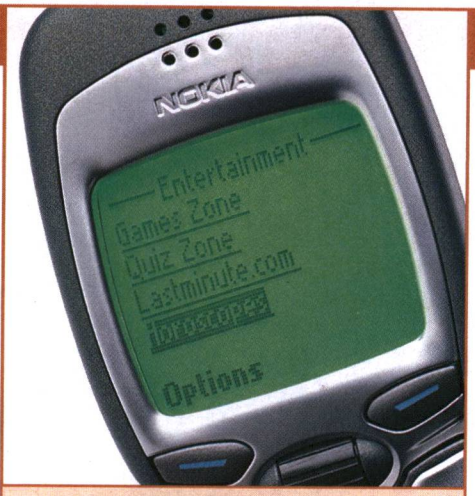


28 minutes. Once we'd registered the phone for Wap services, we were talked through a complicated procedure to activate the Wap connection.

Wap calls cost 10p a minute, and SMS e-mails cost 12p to send and 10p to receive.

VERDICT

When asked which of the networks they preferred, five of the six people chose BT Cellnet over the other service they tried. It had a good portal, but it was difficult to travel to sites that you type in yourself.



one 2 one

One 2 One's Wap menu was liked the least. One user commented that 'the menu was confusing. I got very frustrated and had to ask a more experienced friend to help. We then got frustrated together'. But for accessing Wap sites beyond the portal, such as Ents.24 and Wap.Google, testers found the going a bit easier than with the other networks.

The instructions don't include any help on using Wap, though they do give a phone number that you call to get the Wap services activated. Clear, recorded instructions told us what to do and what our mobile e-mail address would be. The Wap services were then activated within 24 hours.

When we tried to find out about sending Wap e-mail, the customer services helpline couldn't give us any information. After spending over half an hour on the phone, all we were told was to find our own internet service provider. One 2 One promised to ring us back with information on how to do this, but we didn't receive a call.

Users were generally happy with One 2 One's service, and their thoughts were summed up by one person who told us 'the services were fairly good, but some sites took a while to access'.

Wap calls are 10p a minute, while e-mail costs 10p to receive or send via SMS e-mail.

VERDICT

This service was liked more than Vodafone's, and was on a par with Orange's. However, our panel preferred BT Cellnet over One 2 one.

orange™

The people who tried the Orange network managed to get through to Wap sites slightly more often than they could on other networks. However, getting connected was still likely to test their patience.

When we tried out the Wap networks, Orange didn't offer an e-mail service, though it has recently launched one. Before this service was available, Orange advised us to use an internet service provider. Our panel was able to send e-mail online using the Wap site, Jumbuck.

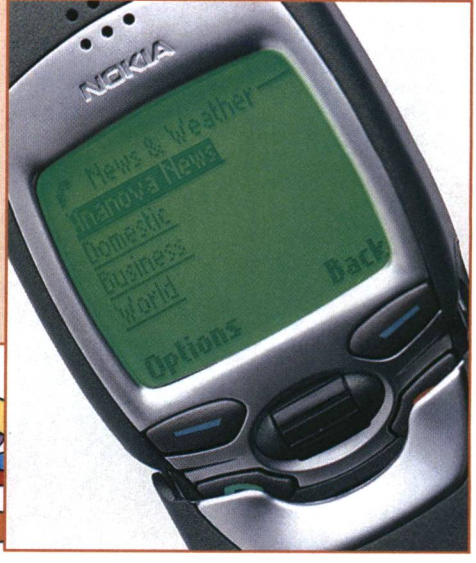
In order to activate the Wap services on the Orange network we needed to call the helpline from the Wap phone. An operator then sent a signal to the phone to activate it straight away. This process would have been easier if the instruction book had given the number we needed to call. After phoning several numbers, we were finally directed to the Wap helpline by an automated answering service.

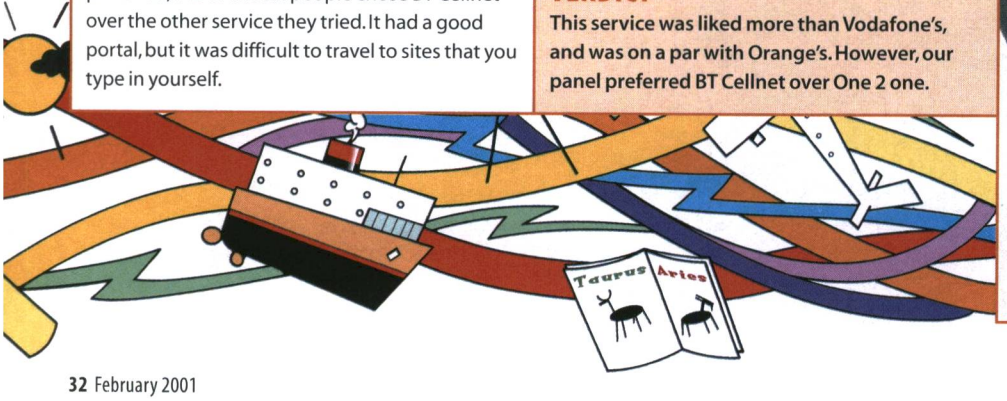
The instructions supplied with the phone contained no help on using Wap. Nor did they give any advice on what you could do if you wanted to send e-mail.

Wap calls cost 10p a minute on the prepay tariff, and 5p a minute if you have a contract. Calls are free at weekends until 28 February. Wap e-mail costs 10p a minute.

VERDICT

A couple of users thought that the Wap menu could be better designed, but, overall, the Orange service was rated as average.

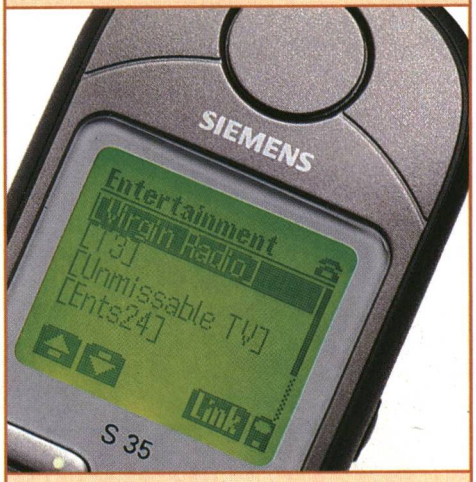




Virgin's Wap service was launched after our user trial began. Unlike the other services, which our panel tried for a fortnight, six people used Virgin's service for a week.

Our panel thought that this service was disappointing when attempting to search for sites not on the portal. 'Access to the internet was too restrictive – it was difficult to access the sites I wanted,' commented one user. People also reported problems with the network disconnecting while online.

We were surprised when e-mails sent from the Wap phone still hadn't arrived several hours later. The Virgin helpline told us that e-mail to a computer can take up to 24 hours, though it should be instantaneous. However, we found that it was slower than the other services.

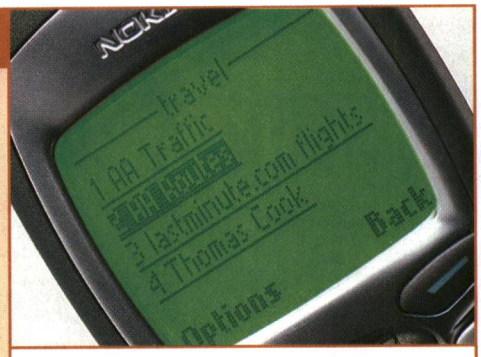


Virgin's Wap services don't need to be activated, because they're ready to use as soon as you switch on the phone. However, we still had to register for e-mail through the Wap helpline. This phone number was clearly displayed on the Virgin packaging. Our panel thought that the instructions covering its Wap service were the best of the five.

The Virgin service works on a pay as you go basis. Call time can be bought in advance, or you can set up a monthly direct debit. Calls cost 15p a minute for the first five minutes, then 5p a minute. E-mail (via SMS) costs 10p to send and is free to receive.

VERDICT

Only two of the six volunteers preferred Virgin to either of the other two networks they tried.



Our panel thought that Vodafone's service wasn't as straightforward to use as they would have liked. One person summed up: 'Overall, Vodafone Wap services took a while to master and weren't particularly user friendly. But once I got the hang of it, it was easy to use.'

When we asked the six users to name this Wap service's best feature, five people couldn't think of a single thing. Finding television programme information was difficult, and it was poor for accessing sites beyond the portal. However, it does have good weather information.

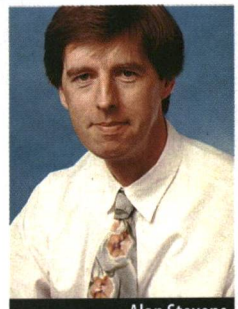
After we'd contacted the Vodafone helpline to activate the Wap services, we discovered that there was an internet site, www.vodafone.net, where we could have done everything online. This site was mentioned only on the last page of the instruction book. When asked about the instructions, one user commented: 'I couldn't find anything relevant to the Wap service itself.'

Wap calls cost 10p a minute, and SMS e-mail (whether sending or receiving) costs 12p per message.

VERDICT

None of the people who tried Vodafone preferred it to the other service they tested. It was let down by the speed of the system and poor instructions.

AN EXPERT'S VIEW



Alan Stevens
Head of Digital Services at Consumers' Association

There's no doubt that Wap has been one of the most over-hyped technologies in recent years.

However, it does have its uses, and it's probably as good as TV text services – and better in some cases. For example, if you're desperate for the latest sports results – and match reports – Wap sites can give you the information (almost) wherever you are.

The value of Wap is in delivering small amounts of information to you when you're on the move. Later this year, when location-based Wap services emerge, your phone will know exactly where you are – even if you don't. This could be very useful. If you're hungry, you could find the nearest good restaurant, and if your car is low on fuel, you could find the nearest petrol station.

It's no surprise that some of the most popular Wap services combine time-sensitivity and decision-making – the latest stock quotes, for example. There are also a number of Wap sites that offer price comparisons. These can be particularly useful if you're an impulse shopper, since it takes only a few seconds to check whether you're looking at a real bargain.

Wap is clearly only a 'staging post' towards the day when we'll all be able to receive high-quality audio and video wherever we are. Until then, despite its limitations, Wap still has something to offer.

Some useful Wap sites are:

- **www.bookbrain.co.uk** (price comparison for books)
- **http://wap.ananova.com** (Press Association news)
- **http://wap.ft.com/** (Financial Times)
- **http://wap.wsj.com/** (Wall Street Journal)
- **http://wapresult.com/index.wml** (sports results).

THE PROBLEMS WITH WAP

Overall, our panel was generally disappointed with all five Wap services, though BT Cellnet was preferred more often. Users with previous technical experience thought the online services were more basic than they had expected. Novices were disappointed because Wap was so difficult to use. Even those who were impressed seemed more so with the concept than with the reality.

The main problems were that people weren't able to connect to sites and services on half the occasions they tried, and dialling and accessing sites that weren't on portals was often difficult. Also, the instruction books were generally poor. We'd like to see the networks give more helpful information.

Of all the tasks we set them, the user panel liked text messaging best of all – and that's available on standard mobile phones.

Despite all the hype, Wap can be unrewarding and is still pretty basic – you don't so much surf the Wap net as wade through it.

In our regular look at the world of cars, we scrutinise new models and round up the latest news

NEW AUDI GROWS UP

The revised Audi A4 saloon arrives in showrooms next month looking more like a twin brother to the larger A6. It's longer, wider and taller than the outgoing model, and there are two new engines (a third engine, a 1.6-litre, arrives in late summer).

The new 2.0-litre and 3.0-litre V6 petrol engines slot in alongside the existing 1.8-litre one. The turbo diesel range includes a 1.9- and 2.5-litre V6 engine. But as a result of growing up, the new A4 has also put on weight, and fuel consumption and carbon dioxide emissions have generally increased over comparable outgoing models.

According to Audi, the car's ride is much improved, and side curtain airbags (which protect occupants' heads during a side-impact crash) along with side airbags are now standard on all models.

With list prices ranging from £18,460 to £25,560, most new models are cheaper than outgoing ones. For example, the new 1.8 Turbo Sport is almost £3,000 cheaper than the old model.

The French go topless

Winter is a strange time of the year to start selling a cabriolet. However, that hasn't stopped thousands of people from queuing up to buy the pretty Peugeot 206 Coupé Cabriolet. And, as a result, the car won't be widely available in the UK until March.

Like the Mercedes SLK, the 206 Coupé Cabriolet has a metal roof that folds into the boot. This should make it more secure against both the weather and thieves compared with most convertibles.

Initially, the car will be available with only a 2.0-litre petrol engine, with a new 1.6-litre petrol engine arriving a few months later. Prices are estimated to be £14,000 for the smaller engine and £15,290 for the 2.0-litre version.

Peugeot 206 Coupé Cabriolet: now open for business

More than just a number

The new Alfa 147 is launched this month, replacing the 145 and 146. This new Alfa narrowly beat the Ford Mondeo to win the 2001 Car of the Year award.

Beneath its stylish Ford Focus-sized skin, lies a shortened Alfa 156 platform and a 1.6- or 2.0-litre engine. Also, to add Mediterranean flavour, all the dials are in Italian. Instead of dials for petrol, water and revs, you get benzina, agua and giri. However, the speedometer comes marked with miles rather than kilometres.

Initially available only as a three-door hatchback, a five-door version is expected in May. So far, there are no plans to launch a diesel version in the UK. Prices hadn't been released when we went to press but they should be in the region of £13,000 to £15,000.

Alfa 147: Car of the Year winner

SKODA PUTS THE BOOT IN

The estate version of the Skoda Fabia is due out later this month, and is expected to cost £700 more than the existing hatchback (list prices for the hatchback range from £7,520 to £11,920). Equipment levels are likely to be similar, which means power steering is standard across the range, and air conditioning is standard on all models except the entry-level Classic trim.

The Fabia Estate is fairly small and is similar in size to the VW Polo and Peugeot 306 estates. Nonetheless, the estate is 25cm longer than the hatchback and offers 425 litres of boot space – that's an impressive two-thirds more capacity than the hatchback.

Two new engines have now been added across the Fabia range. There's a 2.0-litre petrol engine that comes from the VW Golf GTi and a 99bhp 1.9-litre turbo diesel. Skoda has cut the price of all Fabia models by £299 and all Felicias by £199. However, it no longer offers a three-year free servicing deal.

ILLUSTRATION TERRY KENNETT

Laguna mark deux

The original Renault Laguna was launched in 1994, and UK sales are now close to a quarter of a million. But from this month, the Laguna is making way for the heavily revised mark two. Available as both a hatchback and estate, it has sharp restyling and is packed with gadgetry.

It has a keyless card entry and ignition system, emergency brake assistance, and electronic tyre pressure monitoring as standard. Like the new Ford Mondeo and Audi A4, the Laguna is crammed with safety features, such as smart airbags, side curtain airbags, seat belt load-limiters, and Isofix attachment points for child seats.

The new Laguna comes with a new platform and chassis that will form the basis of the next Espace and Safrane. Six new engines are being offered – four petrol (1.6-, 1.8-, 2.0- and 3.0-litre) and two diesel engines (1.9- and 2.2-litre).

List prices for the hatchback range from £14,090 to £19,715, with estates costing around £1,000 more than their hatchback equivalents. All new Renaults now come with a three-year/60,000-mile warranty and a higher spec.

But don't expect a bargain – the entry-level Laguna Authentique 1.6 16V costs £195 more than the old version.

The new Laguna rivals the Ford Mondeo and VW Passat

We know where you live

New-style vehicle registration plates are just seven months away. The current format, which starts with a letter to show a vehicle's age, reaches Y (the last useable letter in the alphabet) in August 2001.

The new format, which will appear on new cars sold from September onwards, will contain clearer regional and age identifiers. This means you'll know in which area of the UK the car was registered.

The new registration plates will start with two letters (the regional identifier), followed by two numbers, then a space followed by three random letters – AB02 CDE, for example.

The numbers that follow the regional identifier show the age of the car. This will continue to change twice a year, in March and September. For cars registered in March, the numbers will be 02 in March 2002, 03 in March 2003, and so on. The exception is 01, which will be used only in September 2001. For all other September registrations the system being used is 52 for September 2002, 53 for September 2003, and so on.

End of the Dae?

Late last year the press was full of stories about the collapse of Daewoo. What happened was that in Korea the company went into receivership and the Korean government promised to support Daewoo until a new owner was found. Talks with other car makers are still continuing.

The UK sales subsidiary, Daewoo Cars Ltd, is financially independent from Daewoo in Korea, so is largely unaffected by what has happened in Korea. Daewoo's Worthing Technical Centre, which grabbed the headlines because of its inability to pay staff on time, isn't part of Daewoo Cars Ltd.

Daewoo Cars Ltd told us that all new and existing warranty, service provision and breakdown cover will continue as normal. Finance deals (provided by Capital Bank) remain in place, and the availability of spare parts is unaffected for the time being.

Daewoo sells direct to the public, so there is less need for high margins. But negotiating a discount is very difficult.

A-class holds fast for now

Car hire company, easyRentacar, has 2,300 Mercedes A-class cars on its UK fleet. This represents 16 per cent of all new A-class cars sold in the UK last year. And easyRentacar plans to increase significantly the number of A-class cars on its fleet, which might make some A-class owners nervous about resale values.

However, industry experts think that there's little to worry about. They told us that resale values should remain reasonably healthy because the deal between the two companies includes a buyback agreement, whereby Mercedes will purchase the A-classes leased to easyRentacar.

Also, experts point out that although the number of Mercedes on the easyRentacar fleet is growing, so is the total number of Mercedes being sold. Last year Mercedes achieved its highest UK sales figures since 1974. With all these extra Mercedes cars on our roads, the effect of increased numbers of ex-rental vehicles is going to be diluted.

However, we think that as more and more A-class cars turn up on the streets, we'd be surprised if it didn't ultimately affect their resale values.

Should A-class owners worry about easyRentacar's fleet?

SCREENING for CANCER

How cancer screening can save lives and how you can help protect yourself

Over a quarter of a million people in the UK develop cancer each year. Early detection of some cancers has saved many lives, but screening is not without risks. In this feature, we report on the pros and cons of the available cancer screening programmes and look at how you can help protect yourself from cancer.

EVALUATING SCREENING PROGRAMMES

National screening programmes for breast and cervical cancer screening have been running for ten and 30 years respectively in the UK. Together, these have been estimated to save 1,500 lives a year. The government is currently evaluating whether it's worth introducing national screening programmes for colorectal cancer, and screening for prostate and ovarian cancers is being researched too (see the boxes, opposite and overleaf, for information on these and existing screening programmes).

The World Health Organisation (WHO) recommends that, when deciding whether to introduce a national screening programme, the costs involved should be balanced against both the potential health benefits and the money saved by treating cancer at a less advanced stage. It also suggests that the potential benefits for those screened should outweigh any potential risks. However, it is difficult to predict the benefits and risks involved – screening programmes need to be monitored for many years before these become apparent.

LIMITATIONS OF SCREENING

Media scares, such as the 1996 incident in Kent and Canterbury hospital, where 90,000 women were recalled after cervical screening errors, have understandably undermined people's confidence in screening. But even in the best screening programmes, it is possible that some people will test positive and have further investigations before finding they don't have cancer after all, while others given the all clear may still go on to develop the disease.

Some people experience side effects from the screening tests themselves or as a result of further investigations. Screening can also cause unnecessary anxiety when slow-growing cancers are revealed which, if not discovered, would not have caused any problems or shortened life.

INCIDENCE OF CANCERS

Lung and breast cancer are the most common cancers in the UK, but incidence varies according to age. Most cancers – including lung, breast, colorectal and prostate – occur mainly in people over 55. The cancers most commonly experienced

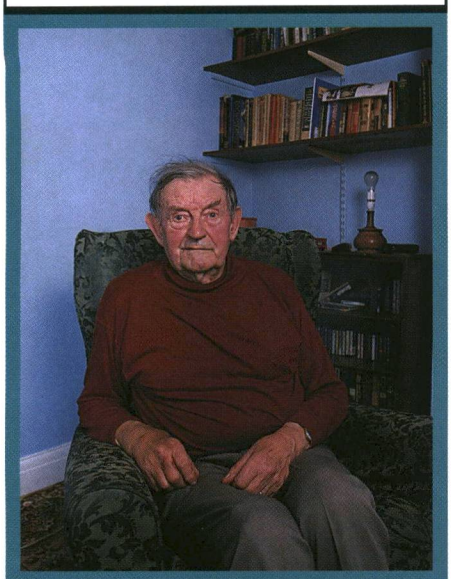
by people aged between 30 and 54 are breast and lung cancers, while testicular and cervical cancers are the most common cancers in people under 30.

CANCERS NOT SCREENED FOR

With some cancers, screening isn't helpful usually because the tests are inaccurate or because it's easier to detect by observation.

There are fewer than 100 deaths a year from testicular cancer and more than 1,500 cases are found. Currently, there's no evidence to support a screening programme. Men are advised to be aware of how their testicles are normally and look out for any lumps, swellings, or changes,

TREATING PROSTATE CANCER



In March 1999 David Jones went to see a consultant urologist because he needed to urinate frequently at night, which interrupted his sleep. It is NHS policy to offer a PSA test (see right) to men with symptoms that could be linked to prostate cancer. David's initial PSA test showed an apparently normal PSA of 2.4, but this then rose to 4.2 at a subsequent appointment. The consultant then recommended a biopsy, which confirmed that David did have prostate cancer. After further tests to investigate the extent of the cancer, David was offered the choice of radiotherapy or an operation. Watchful waiting can also be an option for some people. He chose radiotherapy. Within six months of the initial consultation he started a course of radiotherapy, five days a week for six weeks. On completion of this a blood test showed his PSA had fallen to 0.2 – and it's stayed low at his six-monthly follow-up appointments.

David said that the PSA test was not painful. He was fortunate that he didn't experience any pain or discomfort when having radiotherapy.

PHOTOGRAPHY ROBIN BECKHAM, THE PHOTOGRAPHERS LIBRARY, GETTYONE STONE

CERVICAL CANCER SCREENING

About 1,200 women die from cervical cancer every year and more than 3,000 women are diagnosed with it. Women have a one in 126 chance of developing cervical cancer some time in their lives. Fifteen per cent of cases occur in the under-35s. Without the cancer-screening programme it is estimated that the annual death rate from cervical cancer would double to 2,400.

The cervical smear test has been used for screening since the 1960s to detect pre-cancerous changes in the cervix (the neck of the womb). It is offered to all women aged 20 to 64 every three to five years. Cells are taken from the cervix using a small brush or spatula and spread on to a glass slide for examination under a microscope.

Some smear results may indicate mild or borderline changes and, at this stage, just require another repeat test after six or 12 months. Women who need further investigation may be referred for colposcopy (a magnified view of the cervix). A biopsy to remove potentially abnormal tissue for examination is taken if necessary. Moderate and severe cervical cell changes are treated by removing or killing the affected tissue. Usually this is done early enough to prevent cancer developing. Cancer occurring after treatment is very rare. If cervical cancer is detected and treated early enough, there is more than a 95 per cent rate of survival, five years after the treatment.

Monitoring of the screening programme has shown a 42 per cent drop in the incidence of and mortality from cervical cancer since 1988. About four million women are screened annually – 208,000 have an abnormality, 120,000 have further investigations, and 60,000 are treated.

There are still public concerns about the accuracy of the screening tests and new techniques for examining cervical cells are being evaluated to see whether they can improve it. Human papilloma virus (HPV) is linked to cervical cancer (see 'Cutting your risk', overleaf), and a test for detecting the presence of HPV is being piloted for women with mild cervical abnormalities to see whether it can help distinguish between abnormalities that would progress from those that wouldn't.

Early cervical abnormalities have no warning signs, which is why regular screening is vital. Once cancer has progressed, warning signs include bleeding after intercourse, between periods or after the menopause, pain and abnormal vaginal discharge. If you experience any of these, consult your GP, even if you've had a normal result from a recent smear test.

PROSTATE CANCER SCREENING

Every year, more than 9,000 men die from prostate cancer, and over 20,000 new cases are diagnosed – 90 per cent of these are in men aged 65 and over. One in 12 men will develop prostate cancer during their lifetime.

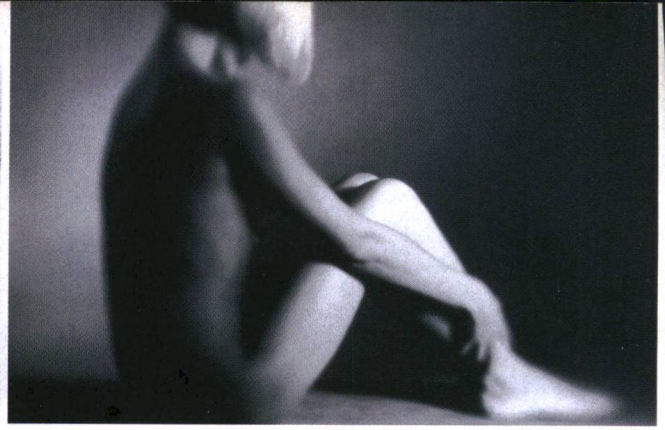
There is some debate about the way prostate cancer develops. Generally, it's thought that in the over-65s, it tends to be slow growing and doesn't cause problems, so it could be argued that it is best left undetected. Aggressive prostate cancer can spread rapidly but is thought to be less common. Screening can't yet distinguish between slow-growing prostate cancers and aggressive ones, so it can cause unnecessary anxiety and result in men having risky treatment even though the condition may not have progressed further.

Currently there's no routine NHS screening for men as available tests have too many limitations. A GP can check the rectum for prostate lumps, but this isn't an effective screening method. A blood test for levels of a protein called prostate specific antigen (PSA) can indicate the presence of cancer. However, some men with raised PSA don't have cancer, and some men with cancer don't have raised PSA. For men with raised PSA, further investigation by transrectal ultrasound and biopsy can be uncomfortable and has potential side effects such as infection.

Treatment options include surgery, radiotherapy, hormone treatment or monitoring the tumour – known as 'watchful waiting' – to see whether it progresses. Surgery and radiotherapy also have significant side effects. Radiotherapy can lead to bowel or bladder damage. Between 20 and 50 per cent of men are impotent 18 months after surgery, up to 60 per cent may have dribbling of urine, and four or five men in every thousand having surgery may die.

Currently, there isn't enough research to tell whether screening and treatment for prostate cancer increases the length of men's lives – experts say watchful waiting may be just as effective. The Department of Health says it will introduce screening if techniques develop sufficiently. A UK study to find out whether screening would save lives is planned.

Getting up frequently in the night to urinate or difficulties in passing urine can indicate prostate problems – but prostate cancer doesn't always display obvious symptoms and problems can be due to non-cancerous prostate enlargement. Talk to your GP if you are concerned.



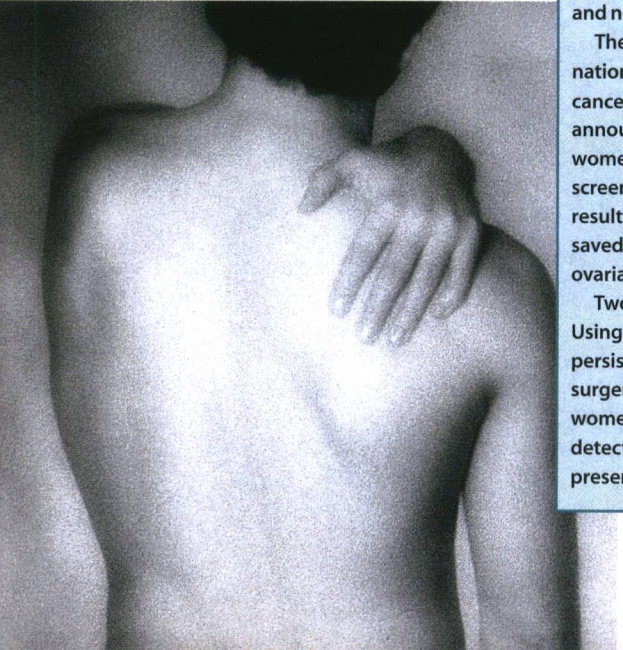
and see their GP if they notice any change. If a tumour is detected early, surgery, with radiotherapy or chemotherapy if needed, has a 95 per cent survival rate.

There are about 5,000 cases of melanoma – skin cancer – every year. It's the third most common cancer for young women after cervical cancer. Over half of all tumours are discovered by patients. Major signs to check for include change in size, shape and colour of moles; minor signs include inflammation, crusting or bleeding, changes in sensation and moles greater than 7mm across. Suspicious moles are cut out and examined for cancer.

Lung cancer is the most common cancer in the UK, but it's rare in people under 40. Ninety per cent of deaths are attributed to smoking. It's difficult to screen for – current tests aren't accurate enough, and there's no evidence that it cuts mortality. Treatment with surgery, chemotherapy or radiotherapy cures some people, but for most the prognosis is poor, with 80 per cent dying within a year of diagnosis, and only 5.5 per cent surviving five years.

CUTTING YOUR RISK

Stopping smoking is the biggest single thing that anyone can do to reduce the risk of lung cancer, and also cuts the risk of cervical, upper gastrointestinal and bladder cancer. Moderating alcohol consumption, avoiding becoming overweight, increasing physical activity and limiting your intake of fatty foods are also recommended. Eating five portions of fruit and vegetables daily cuts your risk of colorectal cancer and may reduce the risk of other cancers, too. Using barrier contraception and having fewer sexual partners reduces the risk of contracting human papilloma virus – linked with cervical cancer. Protecting yourself from the sun and avoiding sunburn will help reduce the risk of skin cancer.



COLORECTAL CANCER SCREENING

There is a one in 27 chance of developing colorectal (bowel) cancer at some stage in your life. Every year, almost 18,000 people die from it – most of whom are over 64 – and nearly 35,000 new cases are diagnosed.

After successful initial trials, the NHS is running pilot screening programmes in parts of the UK. The two-year pilots are offering screening to people aged 50 to 69, who are registered with a participating GP, to see whether a national screening programme would be feasible on the NHS. The trials have indicated that screening could cut deaths from bowel cancer by 15 per cent. If 100,000 people were screened, about 3,000 would need repeat tests. Of these, cancer would be found in 117 people, 35 of them would have their life prolonged with treatment, but the long-term outcome wouldn't improve for the rest. It's also estimated that 61 cancers would occur in people whose tests were negative, and eight people would suffer complications from investigations.

The test in the pilot is called faecal occult blood testing. It identifies blood in stools, which can come from the cancer. The sample is collected at home and sent off for testing. If blood is found there is a small chance that cancer is present, or the blood may be from food, such as red meat, eaten before the test. An absence of blood can't always rule out cancer as tumours may bleed intermittently.

Further investigations (colonoscopy and flexible sigmoidoscopy) use a fibre optic telescope to examine all or part of the bowel for abnormalities. Surgery to remove the cancer may be followed by chemotherapy or radiotherapy. If the cancer is localised within the bowel when detected, survival after five years can be as high as 83 per cent.

Rare inherited disorders (such as familial adenomatous polyposis) cause some families to have a higher risk of bowel cancer. These families should be offered regular checks for cancer, although arrangements vary from area to area.

Early warning signs of colorectal cancer include bleeding from the rectum. Feeling tired and listless may be due to anaemia from unrecognised bleeding. A change in bowel habits, (such as constipation or diarrhoea lasting six weeks without returning to normal), weight loss or stomach pains may also be warning signs. These symptoms should be checked by your GP.

OVARIAN CANCER SCREENING

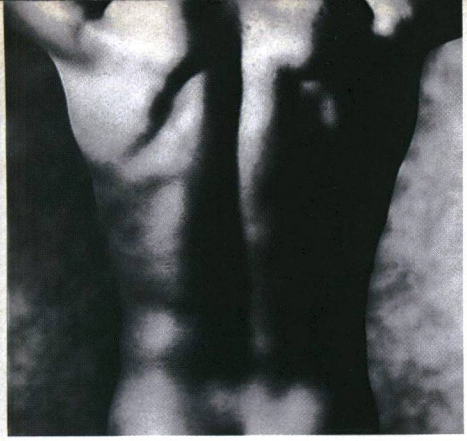
About one in 60 women in the UK develop ovarian cancer at some time in their life. Every year, there are more than 4,000 deaths from ovarian cancer – 90 per cent in women over 45 – and nearly 7,000 women are diagnosed with it.

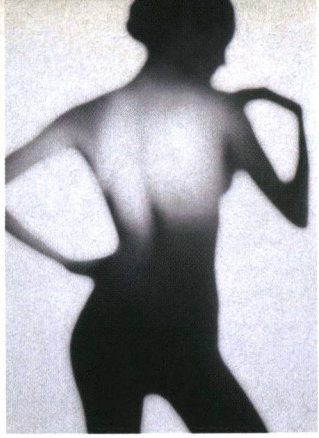
There is, as yet, insufficient evidence for a national screening programme for ovarian cancer. The Medical Research Council has announced a screening trial, inviting 200,000 women from around the UK for regular screening over ten years. It's hoped that the results will show how many lives could be saved, and what the costs and complications of ovarian screening are.

Two methods of testing are being trialled. Using ultrasound scanning, women with persistently abnormal scans are offered surgery. It's estimated that for every ten to 15 women given surgery, one case of cancer will be detected. The second approach tests for the presence of a substance in the blood known as CA125. Women found with it are then given a scan, followed by surgery if the scan confirms an abnormality. For every four women operated on, it is estimated that one will have cancer. A separate national study for women with a strong family history of ovarian and breast cancer is also being carried out. Only about 7 per cent of women with ovarian cancer fall into this group. Their GPs should refer them to a genetics centre for advice and, if appropriate, they will be invited to take part in the trial.

Treatment for ovarian cancer involves the removal of one or both ovaries, often by keyhole surgery. Women whose cancers are detected and have one ovary removed have survival rates of 90 per cent after five years.

Ovarian cancer is hard to spot early but contact your GP if you experience persistent abdominal pain or distension, particularly if you're over 45 and have post-menopausal bleeding or menstrual irregularities.





BREAST CANCER SCREENING

Almost 13,000 women die from breast cancer every year and over 36,000 women are diagnosed with it. One in ten women are at risk of breast cancer at some time in their lives – the risk increases with age.

Women aged 50 to 64 are invited for breast screening every three years. There are pilots in parts of the UK for screening women over 64 and under 50. The programme will be extended to offer routine invitations to women aged 65 to 69 within the next three years. Women over 64 currently have to make their own appointments for screening but it is provided free by the NHS if requested.

The NHS screening programme uses X-rays – called mammograms. New protocols recommend the use of two images, taken from above and from the side, to increase the detection of small cancers. The risk of harm from these X-rays is negligible.

Since 1989 the number of deaths from breast cancer among women aged 55 to 69 has dropped by 21 per cent. Research indicates that the breast-screening programme may be responsible for saving a third of these lives, while early detection by women themselves and treatment with the drug tamoxifen – which is prescribed to women diagnosed with breast cancer – is responsible for the rest.

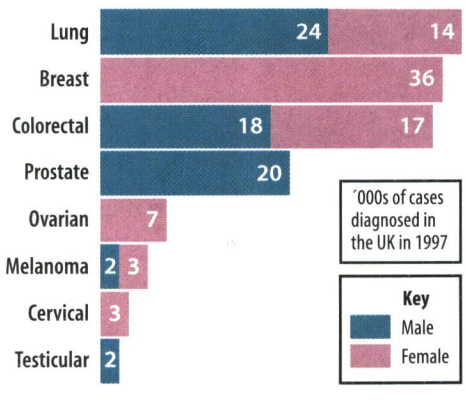
Without screening, it is estimated that there could be 300 more breast cancer deaths each year. Currently, of the 1.3 million women screened annually, 76,000 have further investigations, and almost 9,000 are diagnosed with cancer. It is important to remember, though, that about 7 per cent of breast cancers are not detected on mammograms. Alternative methods of screening are being investigated for the future.

Women with abnormal mammograms may have ultrasound scanning, more detailed mammograms, fine needle aspiration of the lump, or a biopsy. Further treatment involves removal of the lump or occasionally the whole breast, with the possibility of chemotherapy, hormone therapy or radiotherapy. Research shows that 65 per cent of women with breast cancer survive for more than five years after treatment. This goes up to 93 per cent when the cancer is diagnosed at an early stage.

Warning signs of breast cancer include a new lump in the breast or armpit, changes in the nipple, or changes in the texture or contour of the breast.

Women are advised to be aware of what your breasts are like normally and how they change with your menstrual cycle. Consult your doctor if you notice any unusual change.

INCIDENCE OF CANCER



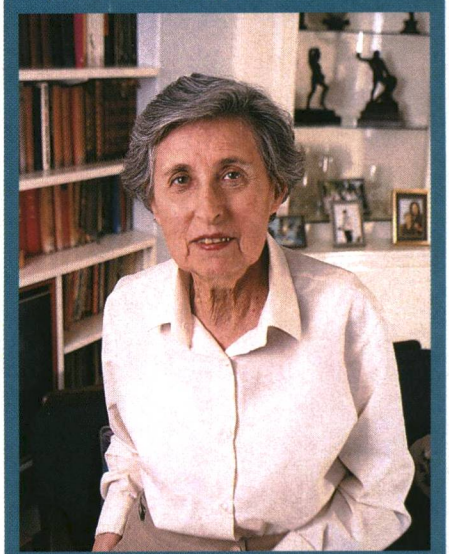
Figures include England, Wales and Scotland. Figures for England and Wales are provisional.

This graph indicates the number of people diagnosed with these cancers in 1997. Unless otherwise stated, incidence figures mentioned in this report are based on 1997 data for England, Scotland and Wales. Figures for Northern Ireland were unavailable when we went to press.

Looking at the number of deaths from cancer can be confusing as people dying in a given year may have been diagnosed or treated as many as ten years earlier. Death rates mentioned in this report are based on incidences in the UK in 1999.

TREATING BREAST CANCER

In May 1988 Gery Bramall was 68 years old – outside the upper age limit for the newly introduced breast-screening programme. She had some discomfort in her left breast and consulted her GP who sent her for a mammogram. She was surprised to be told, within a week, that she had a cancerous lump in her right breast. She was then referred for the lump to be removed, followed by a course of radiotherapy. She still sees her consultant annually for a check-up, but has been clear of cancer for more than ten years.



'I can't speak highly enough of investigations that can pick up cancers like mine,' says Gery. She feels that extending the upper age limit for breast cancer screening invitations to 70 is progress, but older and younger women should be able to access screening throughout their life. 'If you feel anything you should go to your doctor straight away,' she advises. Gery lost her husband to prostate cancer – he didn't go to see his GP until 'he could hardly walk' because, like many other men, he didn't realise urinary problems could be caused by cancer – he just thought that they were a normal part of getting older.

BOXING CLEVER

A small television and a video recorder combined in one box may seem ideal as a second set for your child's bedroom or the kitchen

Choosing which combined TV/VCR to go for can be confusing as prices, features and quality vary greatly. We'll lead you through the maze, explain what to look out for – and give you our pick of the models on test.

We've tested nine 14in screen models varying in price from £150 to £370, including Sony's new flat-screen model. We found two Best Buys. We've also tested a smaller 10in screen, truly portable, model that can run off a 12-volt supply, ideal for a caravan or boat perhaps.

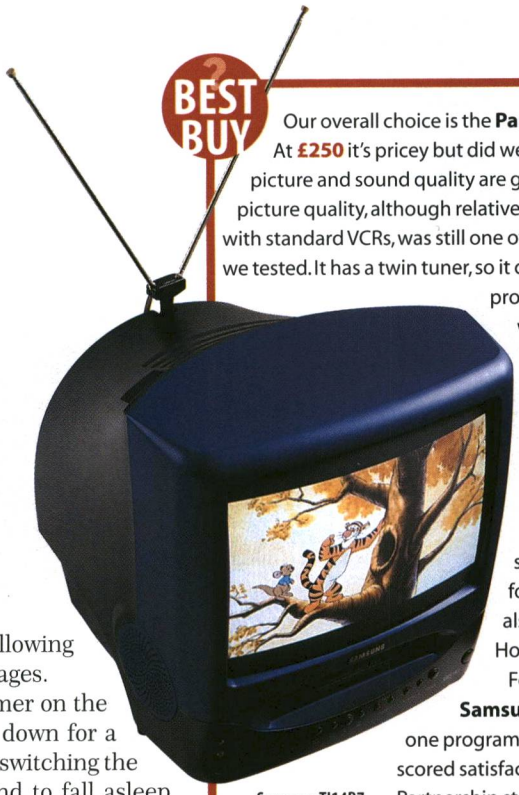
TV FEATURES

All those tested were mono models with remote controls. They all have headphone sockets, useful for bedroom listening, and have Scart sockets so you could connect them to a digital set-top box if you wish (this will be essential in the future when analogue TV is switched off completely). Most also have a second connection on the side or front which could be used to hook up a games console easily, or to connect a camcorder for playing back or editing your own films.

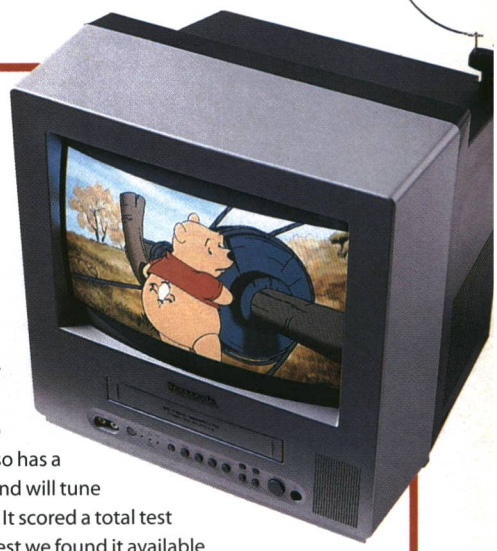
Surprisingly, not all came with their own set-top aerial. For those that don't you'll need to buy a suitable one (£7 to £18) if you don't have a connection to a roof-top aerial in the room where you want to use it.

Only five models have a text service – Teletext and so on. Those that do also have

PHOTOGRAPHY: JAMES DUNCAN, JOHN TRENHOLM



Samsung TI14B7



Panasonic TX14GV1

BEST BUY

Our overall choice is the **Panasonic TX14GV1**. At **£250** it's pricey but did well in all our tests. TV picture and sound quality are good and the VCR picture quality, although relatively poor compared with standard VCRs, was still one of the better ones that we tested. It has a twin tuner, so it can record one programme while you watch another, VideoPlus and Programme Delivery Control (PDC) recording (see 'Video features', below). It also has a full clock timer, text, and will tune itself in automatically. It scored a total test score of 72. The cheapest we found it available for is £250 in John Lewis Partnership stores. It is also available in Comet and Dixons for £260 and House of Fraser and Scottish Power for £280.

For a cheaper model without all the whizzy features, consider the **Samsung TI14B7, £200**. It has sleep and wake-up timers, but can't record one programme while you watch another. It has no text, VideoPlus or PDC but scored satisfactory ratings for most of our tests. It's available in John Lewis Partnership stores and Powerhouse.

the Fastext buttons allowing quicker access to linked pages.

All have some sort of timer on the TV. A sleep timer counts down for a set amount of time before switching the TV off – useful if you tend to fall asleep while watching the TV from your bed. A wake-up timer counts up for a preset time before switching on (for example, eight hours) so could be set before you go to sleep to wake you up as an alarm clock. A full clock timer is more sophisticated as it allows you to program specific times of the day when the TV switches on and off. Again this could be used as an alarm clock or, for example, to remind you of a programme you don't want to miss. The Philips model also has a built-in clock radio which can be set to wake you at a certain time each day.

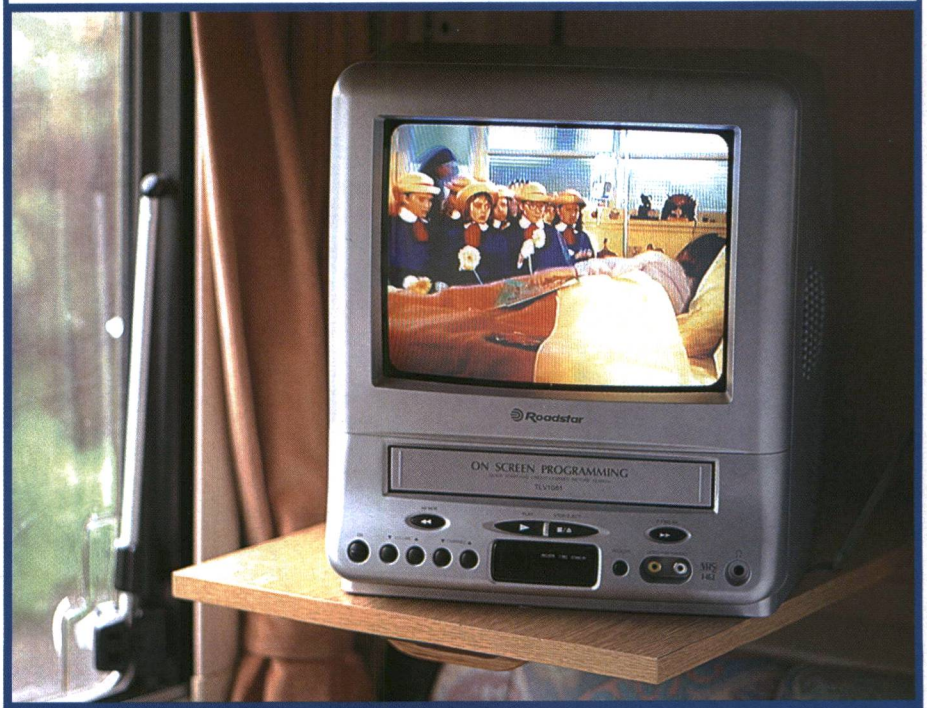
All except the Aiwa, Bush, Goodmans and Roadstar have some form of childlock that disables the front panel controls of the set. This is useful for parents who want to limit their children's viewing. However, most of them are really easy to overcome and you'll need to hide the remote or they'll be quickly cracked. The best one, likely to defeat even the most persistent child, is on the Grundig, as you need to punch in a four-digit code to unlock the set.

VIDEO FEATURES

As far as the VCR goes, there are certain features that could be important to you that you'll need to look out for. For example, only three of those tested can record one programme while you watch another. These – which are shown as twin-tuner models in the table, overleaf – tend to be more expensive.

Most have the VideoPlus feature allowing you to program easily by entering the number given alongside TV listings. Some

TV TO GO



The Roadstar TLV1081, £300, is a truly portable model. It can run from a 12-volt DC supply, a cigarette lighter socket for example, so could be used in a caravan or a boat. It's smaller, lighter and has a smaller screen than the others – only 10in – but its picture quality is acceptable. Sound quality is also satisfactory but its maximum volume is low so wouldn't be suitable for use in a noisy environment. It's a simple model with few features but could be worth considering if its 12-volt capabilities are important to you.

The supplied aerial is not suitable for watching TV on the move. As your vehicle changes direction the signal strength received will vary.

Aiwa VXG143K

Goodmans GTV373

Panasonic TX14GV1

Bush BTV17

Grundig TVR3740FT/GB

have the Programme Delivery Control (PDC) feature which allows you to catch a recording you want even if the programme runs late or is rescheduled.

The Panasonic TX14GV1 and Sharp 37VT26H are the only models which have a watchable picture pause, frame advance and slow motion feature, as they have four video heads. All the others have only two and the picture quality is so poor that it's virtually useless.

PUT THEM TOGETHER ...

Our testing showed that picture quality, sound quality and reception varied from model to model. In general, the TV picture quality is acceptable, but the VCR playback quality is poor compared with a full-sized TV set and stand-alone VCR. However, due to the smaller screen size, this poor playback picture quality matters less than it would on your main set. Sound quality is worse too than on a full size TV and maximum volume levels are lower. If you plan to use it in noisy surroundings, choose a model with a ☆ rating for maximum volume. The new Sony KV-14FV1, £370, is the only flat-screen model and had the best overall picture and sound quality. However, it was let down by a poor VCR and is expensive for what it is.

If you live in a weak signal area then you're unlikely to get satisfactory results using the set-top aerials (where supplied). Reception in an upstairs bedroom is generally a bit better due to the added height, but in a downstairs kitchen, for example, it may be unacceptable.

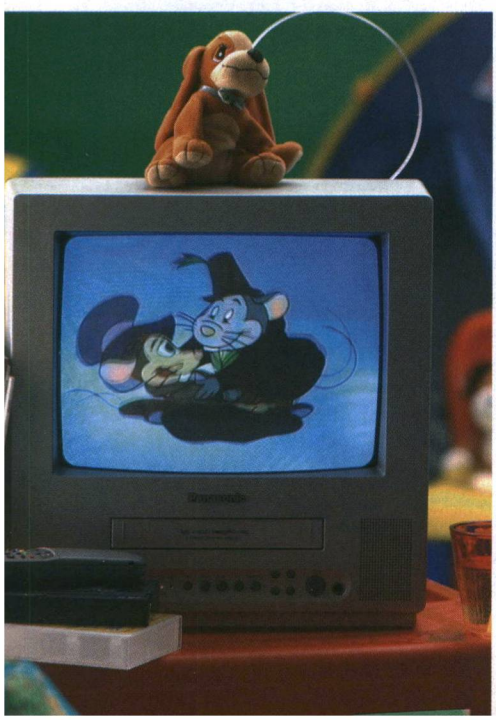
All of the sets tested are fairly easy to set up and use. Those with the automatic tuning feature will tune themselves in when first plugged in and store each channel in the appropriate preset.

Most of their functions are controlled via the remote control handsets and the layout of some is rather cluttered and confusing – the Aiwa, Bush, Goodmans and Roadstar models are particularly poor.

We also assessed their portability or how easy they are to carry around. The Grundig set was particularly awkward as it had no carrying handle or grips.

Overall, the Philips was the easiest to install and use compared with the others.

Ideally TVs should be switched off when not in use – but the Grundig, Panasonic, Philips and Sony models use the least electricity when in stand-by mode.

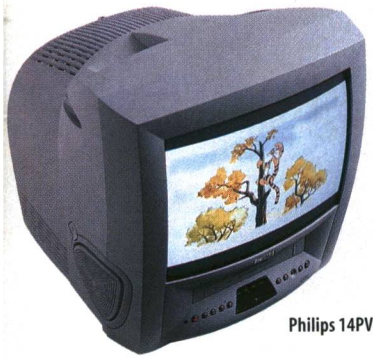


TV/VCR combos

		Aiwa VXG143K
Specification		
Price (£)	1▷	200
Dimensions (wxdxh) cm		45x37x38
Weight (kg)		13.2
TV features		
Automatic tuning	2▷	
Text service	3▷	
Set-top aerial supplied		
Full clock timer	4▷	✓
Sleep timer	5▷	✓
Wake-up timer	6▷	
Easy connection for games console or camcorder		✓
VCR features		
Twin tuner	7▷	
VideoPlus	8▷	✓
PDC recording	9▷	
Timer details	10▷	8/1 month
Usable pause/frame advance/ slow motion	11▷	
Performance		
Reception	12▷	○
TV picture quality		◒
TV sound quality		☆
VCR picture quality		◒
Maximum volume		☆
Ease of use	13▷	○
Portability	14▷	○
Stand-by power consumption		○
Total test score (%)		54
Information		
Additional notes/update since our test		

Roadstar TLV1081

Sharp 37VT26H



Philips 14PV406/07

Samsung TI14B7

Sony KV-14FV1

Bush BTV17	Goodmans GTV373	Grundig TVR3740FT/GB	Panasonic TX14GV1	Philips 14PV406/07	Roadstar TLV1081	Samsung TI14B7	Sharp 37VT26H	Sony KV-14FV1
150	180	250	250	250	300	200	250	370
35x37x38	35x37x38	43x39x42	39x37x40	39x40x40	29x37x32	37x39x38	37x38x40	38x41x40
12	12	13.7	13.4	13.1	8.7	12.1	12.6	15.7
		✓	✓	✓				
		✓	✓	✓			✓	✓
		✓	✓	✓	✓	✓	✓	✓
	✓		✓		✓			
✓	✓	✓		✓	✓	✓	✓	✓
		✓		✓		✓	✓	✓
		✓	✓	✓	✓	✓	✓	✓
		✓	✓					✓
	✓	✓	✓	✓			✓	✓
		✓	✓	✓			✓	✓
8/1 month	8/1 month	6/1 year	6/1 month	6/1 month	8/1 month	6/1 month	5/1 month	5/1 month
			✓				✓	
○	○	◒	○	○	○	○	☆	○
◒	◒	○	☆	☆	○	○	○	★
○	○	☆	☆	☆	○	○	○	☆
◒	◒	◒	◒	●	◒	◒	●	◒
○	○	☆	○	☆	◒	○	☆	○
○	○	○	○	☆	○	○	○	○
○	○	●	○	○	☆	○	◒	○
○	○	☆	☆	☆	○	○	○	☆
43	49	68	74	71	51	51	55	71
					Can run from 12-volt supply			

NOTES
Models highlighted in **red** are featured in our Best Buy Guide on p41.

Price

1 This is what you can expect to pay by shopping around.

TV features

2 When first plugged in, the set automatically tunes itself to each station and stores it in the right preset.

3 Indicates the set has text service with Fastext.

4 This lets you set specific times for the TV to turn itself on and off.

5 The timer counts down before the set switches off.

6 The timer counts up before the set switches on.

VCR features

7 Sets with this feature can record one programme while watching another.

8 This feature allows you to set the video timer by entering the VideoPlus number shown in TV listings.

9 Sets with this feature will record programmes even when running late or rescheduled.

10 This shows the maximum number of programmes that can be stored and the maximum time in advance that the VCR can be set.

11 All sets have this feature, but only those shown have a satisfactory picture.

Performance

12 This is the set's ability to receive a signal in a weak signal area.

13 Our assessment of how easy the model is to set up, program and use.

14 How easily the set can be moved about.

TOTAL TEST SCORE
This score ignores price and is based on:

Picture quality	30%
Sound quality	24%
Features	20%
Ease of use	20%
Loudness	6%

KEY
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

LIVING WITH LOW INFLATION

It looks like low inflation is here to stay – but what does that mean for your finances? We give you the facts

To put it simply, inflation is a general increase in prices. It affects every part of the economy and therefore every part of our financial lives. It affects the returns on investments, the income your pension fund will give you, interest rates on loans and savings, wage levels, and the prices of goods and property.

You may think that inflation is a fact of life, but it hasn't always been with us. Over the last 200 years, the UK has experienced alternating periods of inflation and deflation (where prices actually fell). It's really only since the Second World War that we've had sustained periods of inflation.

HOW DOES INFLATION AFFECT US?

Currently, the inflation rate is around 2.5 per cent. As recently as 1990 it was 11 per cent, and in the 1970s it was over 25 per cent.

Experts predict that low levels of inflation are here to stay. There's a general consensus that low inflation is good for the economy, and the Bank of England is using interest rates to keep inflation under control. But inflation is something that we should still be aware of when planning our finances.

Low inflation is linked to low interest rates and lower growth rates for stocks and shares. The Bank of England interest rate has been set at 6 per cent since February last year and it's predicted to fall even further over the next few years.

There's no easy way to deal with inflation. The most important thing is to plan your finances carefully to try to achieve your financial goals. This means being aware of how inflation reduces the value of money over time, and how it affects stock market growth rates and interest and annuity rates.

Even low inflation can have a significant impact on the value of your money. With inflation at 2.5 per cent, £10,000 will be worth just £5,400 after 25 years (see table, below left). The most important thing to consider when looking at returns from investments is the real return, which is the return minus the effect of inflation. For example, an investment or savings account growing at 6 per cent, with inflation at 2 per cent, is giving a real return of 4 per cent, and one growing at 11 per cent with inflation at 9 per cent is giving a lower real return of 2 per cent.

In a low-inflation economy we need to lower our expectations for the total return on investments and at the same time ensure we save as much as possible.

The real problems occur when we move from high to low inflation, or vice versa. For instance, in the late 1980s, when inflation was high, many people took out endowment policies to pay off their mortgages. However, now that we've moved into a period of low inflation, endowment projections have been lowered, and many policies may not grow sufficiently to pay off the mortgage at the end of the term.

EFFECTS ON FINANCIAL PRODUCTS

Low inflation affects all sorts of financial products. For example, unless you're in a final-salary pension scheme, when you retire you'll have to use your pension fund to buy an annuity. An annuity guarantees to pay you an income for the rest of your life. Annuity rates have fallen in recent years, partly as a result of low inflation, but also as a result of the government borrowing less and people living longer.

People retiring now may feel worse off because annuity rates are lower than they were a few years ago. However, high inflation in the last 20 or 30 years mean that pension funds have grown larger than they would have done had inflation been low, so they're probably not so badly off after all.

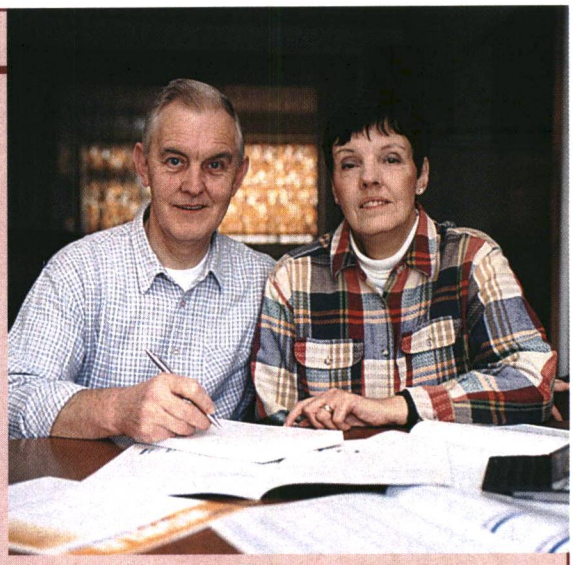
Over time, stocks and shares have been the best way to beat inflation and get a good return, and experts think this will probably continue to be the case.

Buying power of £10,000 in the future

Inflation rate	Current value (£)	After 5 years (£)	After 10 years (£)	After 15 years (£)	After 20 years (£)	After 25 years (£)
2.5%	10,000	8,839	7,812	6,905	6,103	5,394
5%	10,000	7,835	6,139	4,810	3,769	2,953
7.5%	10,000	6,966	4,852	3,380	2,354	1,640
10%	10,000	6,209	3,855	2,394	1,486	923

PHOTOGRAPHY SKYSCAN, ROBIN BECKHAM, CRAIG HOLMES

MAKEOVER 1 THE INVESTORS



Roger and Glenys Chapman live in Wrexham, Wales. Roger, 59, took early retirement two years ago and Glenys, 56, is a housewife.

CURRENT FINANCIAL SITUATION

Roger works part time as a quality engineer for a local manufacturer and earns £9,000 per annum. He also receives £13,000 from his employer's pension. When Roger retired he received a lump sum that he invested using financial information from *Which?* books and the library. Roger will start to receive the State pension in six years' time, Glenys in four years.

They have about £25,000 spread across cash savings, a Tessa, some premium bonds, an endowment policy and Alliance & Leicester shares. They also have approximately £40,000 in unit trusts.

Roger and Glenys want to continue to travel and take more holidays than they have previously. They'll need to replace their car in a couple of years and at some stage would like to move to a bungalow. They want to be able to continue with the lifestyle they're used to, and make the most of their retirement.

> **'We just want to have enough coming in to make the most of our retirement'**
> Roger Chapman

SAVINGS

Maximising interest rates on cash deposits is essential the closer you are to retirement. Experts feel that interest rates will fall over the next few years so it will be even more important for the Chapmans to shop around to get the best rates possible. The IFAs feel that, with over £5,000 in cash, Roger and Glenys have more than enough already set aside as a rainy-day fund. However, they should think about switching it into accounts with higher rates. They should put their Tessa into a Tessa-only Isa when it matures. They also have £2,000 in premium bonds that they treat (quite rightly) not as a serious investment, but as a way of trying their luck.

INVESTMENTS

The bulk of their investments are in unit trusts. Our financial experts feel that Roger has done well choosing these investments without seeking financial advice. However, they were less happy with his decision to withdraw some money from one poor-performing fund after just 12 months. These types of investments need to be considered over the longer term. Their value can and will fluctuate and, although you need to monitor them perhaps twice a year, you should not normally take any action until the end of four or five years. They also have an endowment policy that matures in eight years. They'll probably be better off paying the fairly small monthly premium of £27 until it matures, when it will provide them with additional capital.

PENSION

Roger is already receiving his pension and has wisely invested his lump sum. Unless you have a salary-related occupational pension, at some point you will have to use the proceeds of your pension fund to buy an annuity to provide you with an income for the rest of your life. It's important to shop around for annuities because the difference in income can be significant (see tables, below).

SUMMARY AND ACTION PLAN

Roger and Glenys are in pretty good financial shape. They have invested wisely the lump sum Roger received when he retired, but they need to remember that investments should be looked at in the medium to long term. It is important that they maintain their standard of living so, by continuing to work, Roger is helping them achieve this. His income should also enable them to save as much as possible as they approach retirement.

ANNUITIES COMPARED

Woman 65, single life level income annuity (purchase price £100,000)

Provider	Rank[1]	Annual income (£)
Norwich Union	1	8,335
Prudential	4	8,195
Legal & General	7	7,877
Scottish Widows	10	7,400

1 We've chosen these positions to show a range of income
Source: The Annuity Bureau, 4 January 2001

Man 65, single life level income annuity (purchase price £100,000)

Provider	Rank[1]	Annual income (£)
Friends Provident	1	9,089
Legal & General	4	8,954
NPI	7	8,466
Scottish Widows	10	8,290

1 We've chosen these positions to show a range of income
Source: The Annuity Bureau, 4 January 2001

FINANCIAL MAKEOVERS

We asked two independent financial advisers (IFAs) to look at the finances of three couples at different stages of their financial lives. They paid particular attention to the effects of low inflation.

MAKEOVER 2 THE SAVERS

Neil and Julia Epstein live in New Barnet, London, with their two children, Benjamin, six, and Charlotte, four. Neil, 35, and Julia, 33, both work for their employment agency business. They've recently invested in a new venture and Neil will spend most of his time running their two new electrical shops.

CURRENT FINANCIAL SITUATION

The Epsteins have £30,000 invested in an Egg savings account. They have a mortgage of just £35,000 against a house worth about £310,000. They have had the mortgage with HSBC for 12 years at the standard variable rate. Currently, their combined income is about £30,000 per annum.

They have Peps and Tessas and also have some investments for their children. Neil would like to retire at 50 if possible. To help meet his goal, he is making maximum contributions into his personal pension. Julia doesn't have a pension of her own.

> **'Investments really confuse me, and I think our finances could do with a complete shakedown'**
> Neil Epstein

SAVINGS

The Epsteins have £4,500 in current accounts and savings accounts paying them very little interest. This money should be switched into a savings account paying a better rate. The Egg account pays a good rate of interest of 6 per cent, but even when inflation is low it's important to maximise your returns. So they should keep an eye on interest rates and switch to another account if need be.

RAINY-DAY FUND

Our experts think the Epsteins need to keep a maximum of £10,000 in cash as an emergency fund. Julia, who works part time, is a non-taxpayer, so it makes financial sense for them to put this money into her name. They should use the balance of the money for medium- and longer-term investment to maximise returns and give some protection against inflation. Stock market investment has been the best way to beat inflation in the past and gives the best chance of real growth. They should also use any tax-free savings, so they could invest up to £14,000 in Maxi Isas, and put the rest in unit trusts.

They should take some advice on how to arrange their investments as Neil admits to being confused by them. The further away you are from retirement the greater risk you can afford to take with your investments, because it doesn't matter so much if the value falls in the short term. This is one way to compensate for lower growth rates. They should also make sure they review their investments regularly.

MORTGAGE

The fact that they have a small mortgage of £35,000 against a house worth over £300,000 gives the Epsteins a great deal of security for the future. Property has proved to be a good way to beat inflation over time. However, if interest rates fall further over the next few years, they should consider switching the mortgage to get a better rate.

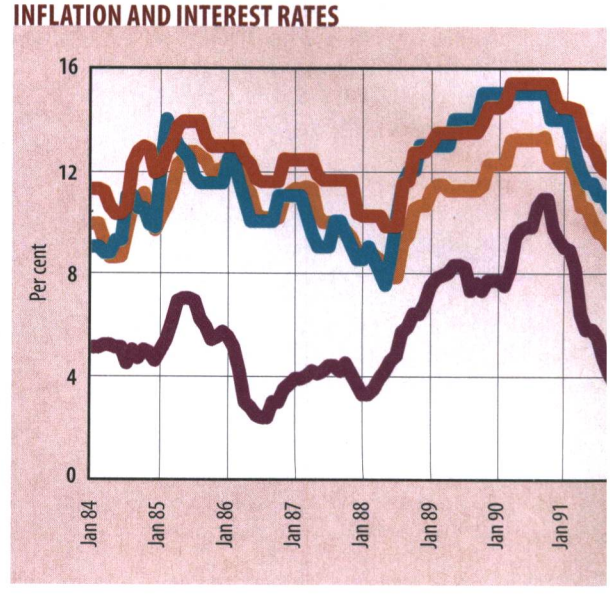
PENSION

Neil is sensibly putting as much as possible into his pension to help him achieve his goal of retiring at 50. Julia is not making any provision towards a pension of her own and, from April, she will be eligible to take out a new stakeholder pension. She would then benefit from low charges and flexibility if she needed to change jobs, for example. (We'll be looking at stakeholder pensions in detail in March.)

SUMMARY AND ACTION PLAN

Neil and Julia should focus most of their attention on maximising savings rates and get some advice on how best to deal with their investments.

INFLATION AND INTEREST RATES



www.which.net

Help online

Our online question and answer service is covering low inflation this month. Post your questions by 9 February at **www.which.net/which/askus.html**

Replies will be posted on the site on 16 February.

MAKEOVER 3 THE BORROWERS

Tony and Stephanie Lodge live in Maidenhead, Berkshire, with their children, Kirsty, three, and Jamie, one. Tony, 30, is a police sergeant. Stephanie, 31, works part time as an intensive care nurse.

CURRENT FINANCIAL SITUATION

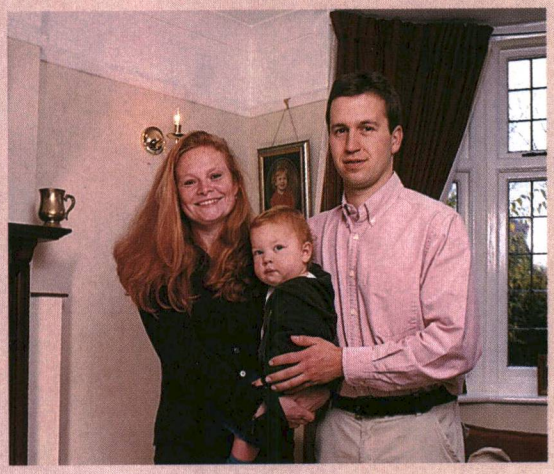
Their combined income is over £50,000 per annum, and they take home just over £3,000 per month. They have a part repayment and part interest-only mortgage of £130,000 against a house worth about £250,000. The interest rate for the interest-only part of the mortgage is fixed at 7.65 per cent until 2005 and the repayment part is fixed at 6.75 per cent until 2004. They pay a total of £1,114 per month for their mortgage and endowments – over a third of their monthly income. If they switched mortgage providers before the fixed periods end they would have to pay a penalty of six months' interest.

> **I don't feel that we can have any other financial goal besides just keeping our heads above water**
>
> Tony Lodge

When they moved to their new property they took out loans to pay for central heating and furniture. The loans cost a total of £350 each month and will be paid off in a year.

MORTGAGE

As their mortgage eats up a large part of their income, they opted, quite sensibly, for fixed interest rates. However, experts feel there is a real possibility that interest rates will fall over the next few years as a result of low inflation. As their mortgage interest rates are fixed for a further three or four years, they will miss out on any reductions. They will need to review their mortgage and work out whether it is worth paying the redemption penalty and switching to another mortgage at a lower interest rate.



ENDOWMENT

The projected returns on endowments have been lowered because of low inflation. As a result of publicity about this, the Lodges recently decided to increase their endowment payments by an extra £110 a month. This is a substantial additional outgoing and, given the reduced performance of endowments, our experts think they should have considered an alternative option. They could have switched more of their mortgage to a repayment basis or used an Isa savings plan to make up the shortfall. The Isa would have had lower charges and probably would have been better value over the long term.

PENSION

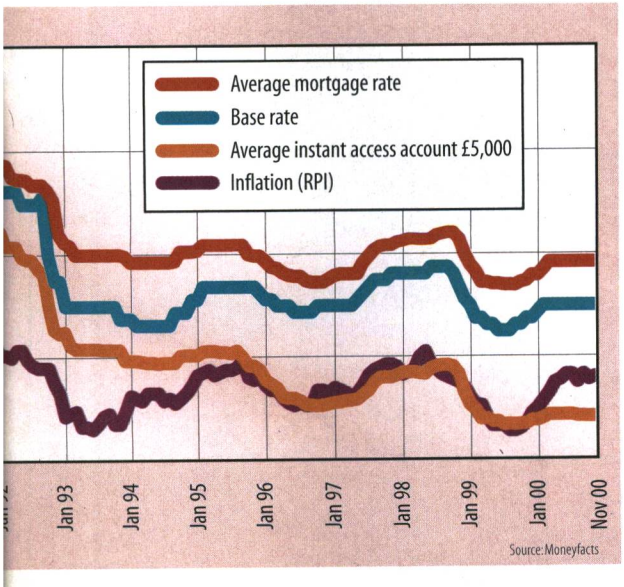
Tony and Stephanie both work in the public sector and benefit from final-salary pension schemes, which pay out a pension based on their final salaries. The pension incomes are also index-linked, so they'll increase each year in line with general price rises. This is important because, even with low inflation, the real value of a fixed income decreases over time (see table, p44).

RAINY-DAY FUND

In a year's time when their loans have finished, Tony and Stephanie will be substantially better off. They should focus their attentions on clearing their relatively small overdrafts and building up a contingency fund. They should also consider putting any cash deposits into Stephanie's name as she is a basic-rate taxpayer. They should use their Isa entitlement – a stocks and shares Isa would be a way to get growth over and above inflation.

SUMMARY AND ACTION PLAN

Tony and Stephanie need to pay particular attention to mortgage interest rates. They should also take some independent financial advice to find out whether increasing the amount they pay to their endowment was the best thing for them to have done.



TAKE ACTION!

Want to make something happen – or stop it happening – in your area? We show you how

Whether you want to save a local beauty spot, stop your library being closed, or get a crossing built outside your children's school, a carefully planned campaign will go a long way to maximise your chances of success.

Before you do anything else, clarify exactly what it is you want to achieve, and be realistic about your chances. Be clear about who has the power to make it happen and what you want them to do. For example, you've heard that there are plans to build a car park on a local beauty spot and you want to stop this happening. The developers will need to obtain planning permission before they can proceed. Your aim will be to get as much public support as possible and persuade the local authority to turn down the developers' request.

GETTING STARTED

1 KNOW YOUR FACTS

To make your arguments as strong as possible, do your research and make sure you know all the facts. What legislation or regulations affect the issue? Local councillors, MPs, MEPs, libraries, colleges and journalists may all be willing to help you find out what you need.

If you want to influence your local authority, you'll need to find out exactly how it works. Information can be found from the council offices or your local library. There may also be organisations and web sites that could help with more specific advice, such as how the planning process works. Ask your local citizens' advice bureau for suggestions.

2 BUILD UP YOUR CASE

Get as much evidence as you can to support your case. Consider what the objections might be and how you'll counter them. Think about those who disagree with you – can you suggest other ways in which their needs could be met? Suggesting viable alternatives is often the best approach.

3 KNOW YOUR RIGHTS

You have the right to attend most council planning meetings and to be given a reason if you're told you cannot attend. You can see agendas and working papers before meetings, as well as documents on which past council decisions were based. You may also be able to request that public meetings are held at a more convenient time for you.

4 KNOW THE SYSTEM

Use the system to your benefit. Even if planning permission has already been granted, it may be possible to delay things. For instance, you could request a public inquiry, which would give you time to build up your case. Also, you could find out whether the proper procedures have been carried out. Was a proper traffic assessment done? Have local people been properly consulted?

There may also be regulations that protect the area or add weight to your cause. Find out whether it is a conservation area or a site of special scientific interest, or if it is home to any rare or endangered species. If it includes a historic building, could you get it listed?

PHOTOGRAPHY PHOTOFUSION

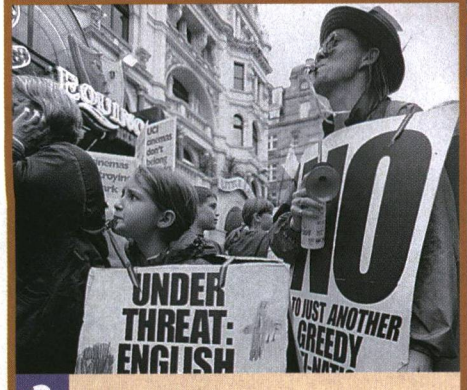
GETTING SUPPORT

1 LOCAL PEOPLE

To stand any real chance of success, you'll need strong support in the local community. Identify those people who are directly affected or concerned with the issue. Are they aware of what's happening? If you're trying to save a beauty spot, for example, approach people who use it and those who live nearby.

Are there any local groups that use the area? Local schools may use it for nature lessons and may be able to help with resources. Voluntary organisations, local clubs and residents' associations may also be willing to lend their support.

People will differ in the amount of time they can give. Some may be happy to write a letter, while others will be keen to give up a lot of their free time. Make sure everyone feels their contribution is valued.



2 SKILLS AND RESOURCES

Most campaigns will benefit from access to a wide range of skills and resources. Find people who can offer the use of a computer (to design and print leaflets, posters or newsletters) or a space big enough to hold meetings in. Other types of expertise could also be useful – such as someone with an understanding of planning laws and local red tape, or someone with a legal background.

3 PEOPLE WITH INFLUENCE

Allies on the local council are invaluable – especially those who are members, or ideally chair, of the relevant committee. If you're trying to convert the local authority to your cause, then you stand a much better chance if you have allies on the inside who understand the workings of the council. Even if they're not prepared to support you publicly, they may be happy to give you tips on the best way to achieve your aims.

4 LOCAL MPs

The support of your local MP can give your campaign a real boost, so it's well worth trying to get them on your side (whatever party they belong to). Find out from your local library when and where they hold their surgery. Explain your group's concerns in detail and what you think should be done. If possible, take them to the site you're trying to save so they can see for themselves what's at stake.

5 EXPERTS

Expert opinion can carry a lot of weight and add credibility to your campaign. To support your cause, seek out experts in relevant subjects who may be prepared to give evidence on your behalf – traffic and safety experts or environmentalists, for example.

6 CELEBRITIES

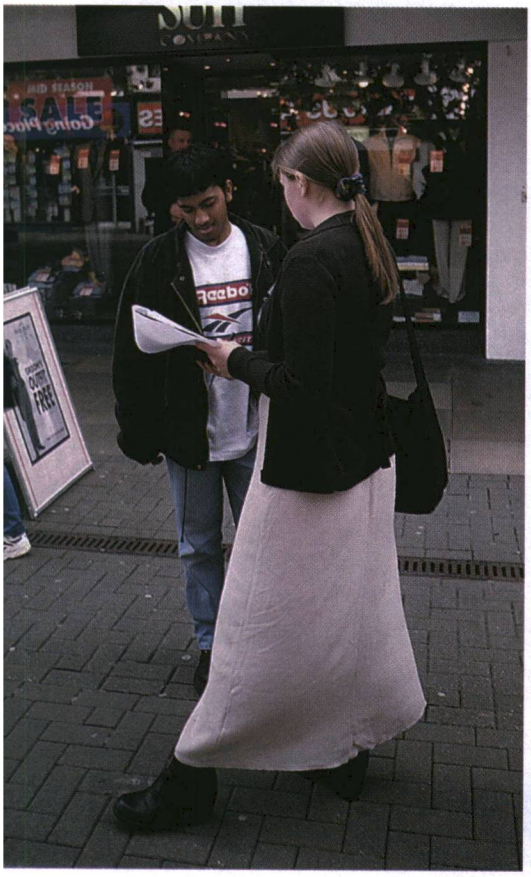
Getting local celebrities on board, even if they lend only their name and give a quote for publicity, can increase your profile significantly. Look through back copies of your local papers for possibilities (either in the library or the paper's own offices). Alternatively, you may be able to find a celebrity who has a particular interest in the issue, even if they don't live locally. Contact relevant specialist organisations to see if they have any suggestions.

7 ALLIES

Find people who have organised other campaigns in the area and pick their brains. This kind of local knowledge is invaluable and can give your campaign a flying start, especially if time is short. They may also be able to help with skills and resources you don't have, and suggest sympathetic local politicians and other useful contacts. Relevant national organisations may also be able to help with advice and support.

FACT SHEET

If you want to know more about running a local campaign, see p58 for how to obtain our free factsheet.



GETTING ORGANISED

1 MOTIVATION

A campaign that has solid, grass roots support and a team of committed people to drive it stands the greatest chance of success. But campaigning can be hard work, and keeping people motivated is vital – especially when you experience a setback, or when things aren't moving as fast as you'd like. One way to do this is to invite someone with good 'people skills' to take a leading role. Ideally, it should be someone diplomatic who can keep the group together and keep up morale.

A really good way to inspire and motivate people is to show them examples of similar campaigns that have succeeded – and to make sure that all your own successes are celebrated, however small.

2 LETTERS AND PETITIONS

Leaflet the area and invite people to a meeting. If possible, hold it on a day that the maximum number of people can attend – for example, weekend daytime (you could even provide crèche facilities). You may want to follow up the leaflet drop with door-to-door visits to answer questions and explain the issues in more detail.

When you leaflet the area, you could attach a letter to the council and ask residents to fill in their name and address and send it off – or you could call round to collect it. Alternatively you could get people to write individually to every member of the council, explaining the problem in detail. Make sure you always outline exactly what it is you'd like them to do.

Petitions can also be useful but, unless you can get everyone affected to sign them, they are felt by some to be less effective than letters, as they don't show the same degree of commitment.

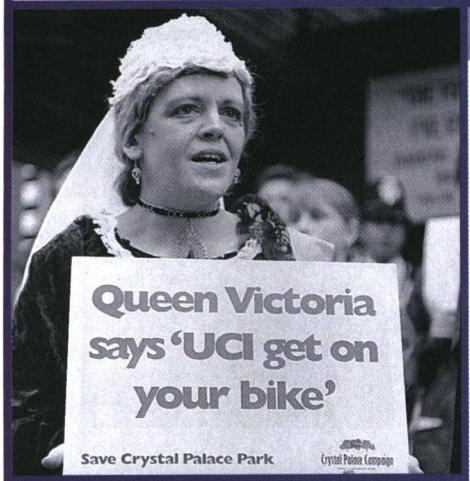
TOP TIPS

WINNING WAYS

We asked people who'd been involved in successful campaigns for their top tips.

- Keep the group motivated and make people believe they can achieve things and make a difference.
- **Make it fun as well as serious.**
- Pick everyone's brains – don't waste time reinventing the wheel.
- **Get to know the system and use it to your advantage.**
- Get people with clout involved (at as many levels as possible).
- **Involve as many people as possible through a letter-writing campaign.**
- Be bold and outgoing, but don't exaggerate or you'll lose credibility.

GETTING ATTENTION



1 THE RIGHT MESSAGE

If you want to be noticed by the media and potential supporters, you'll need a strong, simple, snappy message. This is true for speeches as well as posters, leaflets and other publicity material. Don't make people wade through masses of information – they may well not bother. Try to avoid jargon and summarise your key messages in a few short sentences, including details of what needs to be done and how people can help. You can always make more detailed information available on request.

Think about the impression you're giving. Making your campaign upbeat and positive is likely to attract more support. Even if you're trying to stop something you don't like, try to take a positive tack. Don't just state the problem – outline specific, achievable alternatives.

Find good spokespeople. Ideally, you should choose people who are charismatic and can get the message across clearly and concisely, as they may only have a few minutes to speak at a council meeting or to the media.

2 LOCAL VISIBILITY

If you can, make people aware of your campaign in as many ways as possible. Set up a colourful stall in the high street or shopping centre (you may need permission to do this). Have enough people manning the stall to talk to passers-by, and plenty of well-designed leaflets. You could also use this as an opportunity to collect signatures for a petition, carry out a survey of local opinion, ask people to write letters to the council or invite them to a meeting. Be sure to let people know what's been achieved so far and how they can help.

Distribute flyers and put up eye-catching posters in as many places as possible – local shops, businesses, libraries, citizens' advice bureaux, schools, community centres, etc.

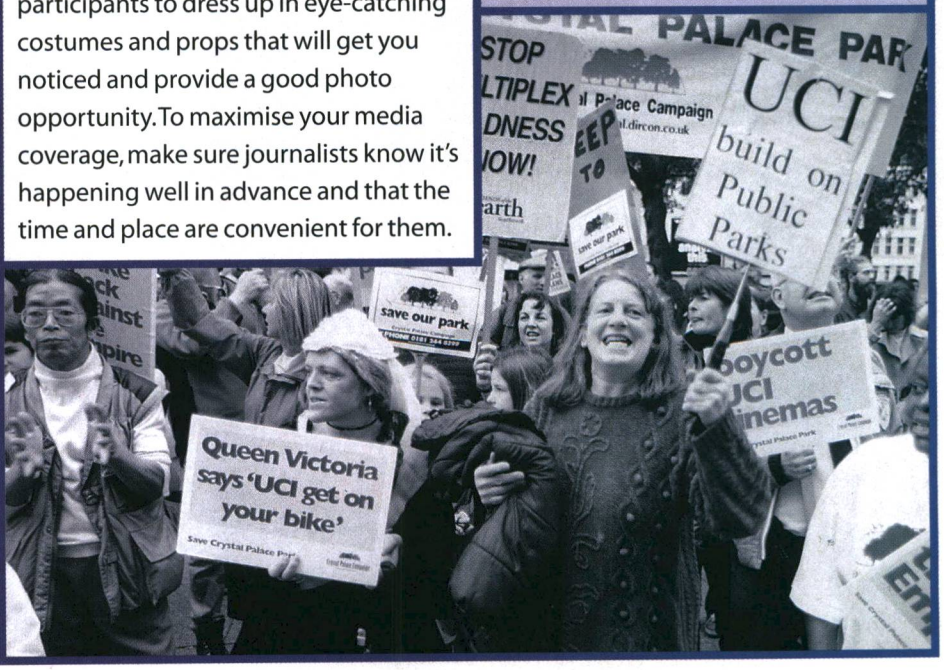
Organising a publicity event is a great way to attract attention (again, you may need permission from the local authority or the police). Make it entertaining and informative rather than confrontational. It could be as simple as a public meeting with a speaker outlining the problem. Get the participants to dress up in eye-catching costumes and props that will get you noticed and provide a good photo opportunity. To maximise your media coverage, make sure journalists know it's happening well in advance and that the time and place are convenient for them.

3 MEDIA COVERAGE

Getting coverage in the media is one of the best ways to get your message across quickly and to as many people as possible.

You can do this for free by writing letters to your local paper or putting adverts in a free listings column. If you can, get a local journalist on your side. Look through past issues of the local paper and find names of reporters who may be interested in the issue. Meet them face to face. Invite them to a meeting or out for a drink. Keep in touch and make sure they know how to contact you.

However, if you want the paper to cover your story, it has to be news. It won't be interested in opinion or something that's common knowledge. Organise a survey or an event or demonstration that will provide a good photo opportunity. Journalists may also be interested in any personal angles, so seek out individuals who will be affected in some way and ask whether they'd be willing to give an interview.



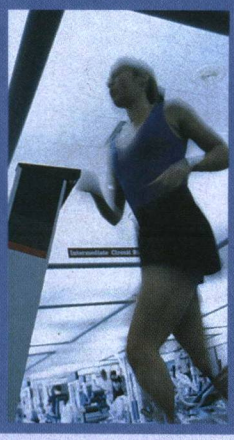
MAKING IT

Elizabeth Pearce, 26, is a chartered accountant. She used to belong to a health club but hasn't done much exercise since: 'I don't really do anything at the moment apart from the odd jog, game of tennis or round of golf. I walk to the station and back each day, but I doubt this makes much difference.'

We asked a fitness expert to guide Elizabeth, and Anne and Peter Copeland, opposite, over a three-month period.

1 INITIAL MOTIVATION

Elizabeth hoped that exercising more would give her more energy and perhaps help her to sleep better, too. She told us that she wanted to feel more toned but didn't particularly want to lose any weight.



2 ACTION PLAN

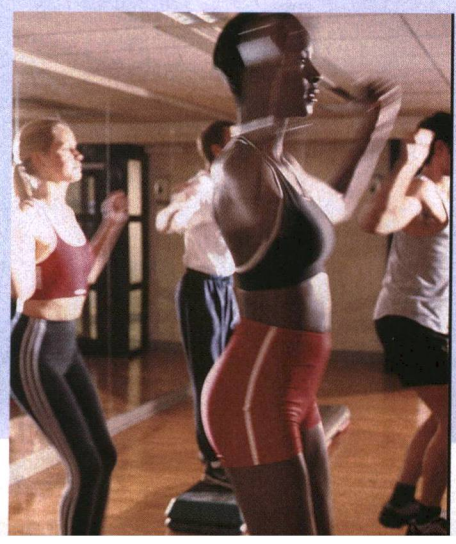
Elizabeth contemplated jogging after work, but decided that this was too dangerous and weather dependent. In the end, she opted to take up aerobics, as she liked the idea of exercising to music. She aimed to attend two or three sessions a week, and also decided to keep up the walking but at a brisker pace than before.

Elizabeth thought that her hectic social life might prevent her from exercising or that she'd feel too tired after work to bother, so she scheduled specific 'workout' times in her diary. To help keep her motivated, she made a list of everything she hoped to achieve and stuck it on her fridge.

3 PROGRESS

Elizabeth has increased the exercise she does considerably. She joined a health club straightaway and went to her first class two days later. Initially, she was worried that she might strain herself by doing too much too soon, but after the first classes she said she felt really good.

Over the next few weeks, Elizabeth tried a variety of classes to work out which ones she liked and would go to again. She went to about three lessons a week, except while she was away on holiday and on a work trip, but got straight back into her routine on her return. Even when there was a change in the health club management and half her classes were cancelled, Elizabeth soon found alternatives to attend.



4 ELIZABETH'S VIEW

'I didn't really notice much difference at first, apart from feeling good straight afterwards and sleeping a bit better the night after I exercised,' Elizabeth told us. However, she later noticed that exercising was making a change to her lifestyle: 'I felt more awake afterwards, so I didn't just go home and sit in front of the TV, and as I got home later than usual, I tended to eat less.'

After a few weeks, Elizabeth began to feel firmer than before and, despite not intending to, she also lost some weight. When other people commented that she looked fitter, this really strengthened her resolve to continue.

Exercise hasn't disrupted Elizabeth's social life too much: 'I just work out which classes I'm going to do and get into a routine.' She also appreciates the psychological benefits of exercising. 'Knowing that I do exercise definitely makes me feel better,' she says. 'I like it and I'm going to carry on doing it.'

TOP TIPS GET YOURSELF FIT

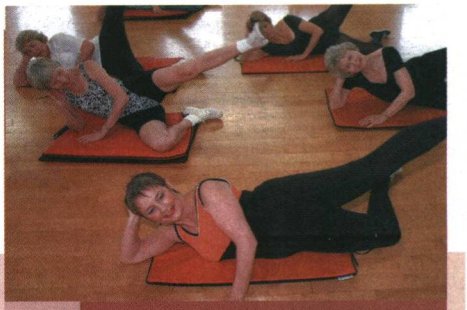
The Department of Health recommends that you do 30 minutes or more of moderate-intensity physical exercise, like a brisk walk or cycling, at least five times a week, or 20 minutes of more vigorous activity, like running or aerobics, at least three times a week. Only around a third of adults achieve either.

Here are some tips from our expert to turn your good intentions into more than just that.

- **Think about what you want to achieve at the start – the more weight you want to lose and the fitter you want to get, the more regular your exercise regime will have to be.**
- Set yourself achievable targets and use them to monitor yourself. You're much more likely to carry on if you feel you're making progress.
- **Build exercise into your lifestyle where you can. For example, use the stairs rather than the lift, and walk to the station rather than taking a bus or driving.**
- Choose an exercise that you think you'll enjoy – gyms aren't for everyone – and make it a priority in your life.

FIT

Are your good intentions to get fitter this year flagging already? If so, read on for tips on how to keep on track

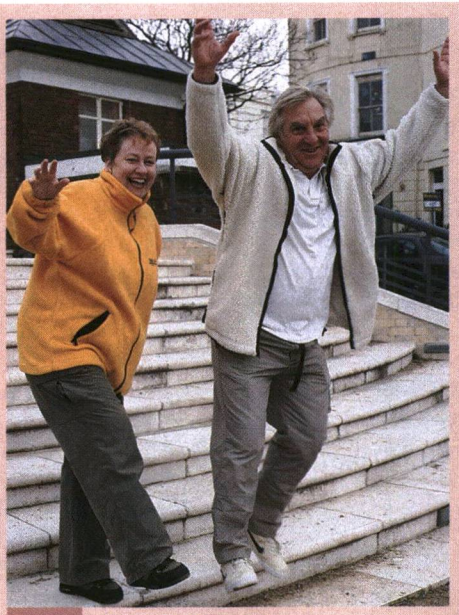


Anne Copeland, who's 48, works in the human resources department of a large firm in London. Her husband, Peter, aged 54, is a retired soldier who's now self-employed. Neither did much exercise before the makeover. Anne walked ten minutes each day to and from the station, while Peter did some heavy gardening from time to time.

1 INITIAL MOTIVATION

Anne and Peter felt that they weren't doing enough exercise. Anne was particularly concerned, as there's a family history of high cholesterol. They used to be much fitter, so they knew how much better regular exercise would make them feel.

'I wanted to feel less sluggish and breathless,' Peter told us. He also hoped that being more active would trigger other changes, like reducing the amount he drank and smoked. Anne hoped she'd sleep better and have more energy, leading to an overall sense of well-being. Both Peter and Anne wanted to lose weight and hoped that daily tasks, such as walking, would become easier.



2 ACTION PLAN

Anne and Peter found the prospect of getting fit again quite daunting, partly because they had been made to go through a 'humiliating' fitness test the last time they joined a gym. Despite this, they decided that joining a gym was the best option for them.

Like Elizabeth, Anne was worried that she wouldn't feel like exercising after a long day at work. Peter agreed to pick Anne up from the station on gym nights so they could go straight there, rather than Anne getting home and not wanting to go out again.

They also decided that they'd go for some pub food afterwards as a kind of reward for their hard work. And to keep motivated, they agreed to keep reminding themselves of their aims.

3 PROGRESS

For the first few weeks, Anne managed an average of two visits to the gym a week, and Peter managed three. Unfortunately, work commitments and severe train disruptions made it impossible for Anne to maintain this level of attendance. However, she didn't give up. 'I realised that going to the gym was just one way to be more active, so now I make a conscious effort to walk up and down stairs, and visit people in the office rather than phoning them,' she said.

4 THE COPELANDS' VIEW

Anne was surprised how easily she incorporated exercise into her lifestyle, and she's now reaping the benefits of her efforts. 'I can climb five flights of stairs without a problem,' she told us. Peter feels much fitter, too: 'I now walk briskly to the gym, which proves that my breathing has got a lot better,' he said. He's also halved the amount he smokes, and cut down on the alcohol he drinks.

They both feel more energetic and have each lost around a stone in weight. They even think that they were able to cope better with flu this year than usual.

Perhaps the best proof of their increased fitness was at Anne's staff party. 'Before, we'd have gone home soon after dinner, but this time we led everyone on the dance floor all night. Peter and I haven't danced so much in ages, as we used to get so out of breath,' said Anne.

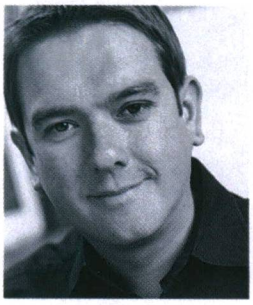
- **Good planning is key, so set time aside to exercise. And make sure you stick to it – competing time demands are one of the main reasons why people drop out.**
- Don't confuse physical tiredness with psychological tiredness – exercise reduces the latter. If you still feel tired once you've started, you're probably physically tired and should stop.
- **Some people prefer to exercise with a friend for moral support. You might find this makes it more of a social event than a chore.**
- Don't dismiss the more subtle benefits, like sleeping better and having a general sense of well-being, as unimportant.
- **After time off, get back into your fitness routine straightaway – the longer you leave it, the harder it will be.**
- Your shape will probably change as well as your weight, so don't just count the pounds.

If you haven't been active for a while and are overweight, have diabetes, a family history of heart disease, high blood pressure, or chest or back pain, speak to your doctor before you start.

PHOTOGRAPHY MICHAEL SULLIVAN, JOHN TRENHOLM, ACTION PLUS, TELEGRAPH COLOUR LIBRARY

Got a question for our experts? Want to air your views? Have your say on these pages. This month, your questions about credit cards

ASK THE EXPERTS



Mike Naylor, senior researcher in our money research group, answers your queries on using credit cards at home and abroad

Balancing trick

Card companies tempt people to transfer balances to their cards by charging low rates of interest for the first few months. These cards normally have higher rates for new purchases and cash withdrawals. However, I've noticed that normally the payments you make are used to reduce the balance that's being charged at the lowest interest rate first. Is this really how they work?
Vanessa Gould
London SE13

A Yes. It is quite common for cards to do this. What it means is that you won't pay off any of the amount charged at the higher rate until you've cleared the transferred balance. One way to avoid this is to transfer your existing debt to a card with an introductory rate, and to use a different card that has a low rate for new purchases.

Card companies should give clearer information about their credit cards, and we welcome the government's announcement last August that it will be looking at how cards are advertised and how charges are explained.

An away draw

I use my credit cards to get cash when I'm abroad. I've found this is a cheap way of getting foreign currency. But some cards seem to cost me more than others. For example, my Nationwide card seems to be the cheapest by far. Why is this?
Name and address supplied

A When you use credit (and debit) cards to withdraw cash abroad, the card issuers levy various charges. These charges affect how expensive – or cheap – the card is. Most credit card issuers normally charge a cash advance fee of 1.5 per cent of the amount you withdraw, with a minimum charge of £1.50, as well as an exchange rate loading fee, typically 1.75 or 2.75 per cent. Nationwide doesn't charge any exchange rate loadings, and its cash withdrawal fees are low, at 0.5 per cent, with a minimum charge of 50p. So that makes it cheaper than most other cards.

As you rightly point out, credit cards are a cheap way to get cash when you're abroad. Bear in mind, though, that when you use a credit card to withdraw cash, at home or abroad, you'll normally be charged interest from the date you make the withdrawal, even if you pay your next bill in full.

Safety check

Should I think twice about using my credit card to make purchases over the phone or by post?
John Wood
Bedford

A Using your credit card to buy things over the phone or by post (and also over the internet) is as safe as using your card in person. Under the Consumer Credit Act 1974, you aren't liable for any fraudulent use of your card, as long as your credit card is still in your possession. However, you should be careful whenever you use your card and use your common sense about who you give your card details to. You should also check your statements each month to make sure there aren't any fraudulent transactions.

ILLUSTRATION KEVIN EVANS

GET IN TOUCH

Our experts are now looking for questions on **gardening, stocks and shares** and **complementary therapies**. You can send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58, or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups. We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. Our experts will answer only questions that we publish.

Keep an eye on Cats

Can my credit card company carry on making continuous authority transaction (Cat) payments out of my account, even if the account is closed?
Anthony Pollock
Winnersh

A Yes. If you want to cancel a Cat – the credit card equivalent of a direct debit – you have to write to the company that is debiting your card, and ask it to cancel the payment. By contrast, if you want to cancel a direct debit, you only need to tell your bank and it will do it for you.

If your statements show that money is still being debited from your account after you have cancelled a Cat, you should send your card issuer a copy of your cancellation letter. It should then arrange to refund the money.

Don't compare APRs

Can I tell which credit card is the cheapest just by comparing their APRs?
Steve Fowler
Boston

A Unfortunately not. Even though the cheapest cards do tend to be those with the lowest APRs, credit cards calculate interest in many ways, and the APR doesn't take this into account. For example, if you don't pay your bill in full when you get your statement, one card might charge interest from the date of the purchase, while another might charge interest from the date the transaction reached your account. See 'Best ways to borrow', *Which?*, December 2000, p38) for details of some of the cheapest cards.

WRITEBACK

Share your views with other members

Easy rider

I was due to collect a car from EasyRentacar, but was delayed by bad weather. I phoned to say I would pick it up a day later, but I wasn't able to make this either, so I cancelled my order. However, I've still been charged the full £114. Where do I stand?
Brian Hutchinson
by e-mail

A EasyRentacar clearly states on its website that, if you cancel the agreement, under no circumstances will you get any money back. The Office of Fair Trading is currently considering whether EasyRentacar's refund policy breaks consumer laws, but, in general, if you're referred to the full terms and conditions when you agree a contract, you are bound by them. For more about your rights when buying online, see 'New rules protect online buyers', on p6 of our May 2000 issue.

A matter of duty

My car was made in 1973 and as a 'historic vehicle' qualifies for the 25-year exemption of vehicle excise duty (road tax). Although I've given the DVLA evidence to prove when my car was made, it still won't refund the tax I've paid out over the last three years. Can it do this?
Lance Bridge
Sheffield

A Yes. The DVLA makes it clear in its terms and conditions that it will not backdate road tax refunds, for any reason. It will only grant refunds on current tax discs (and even then only for complete calendar months that are still to run).

Digital setback

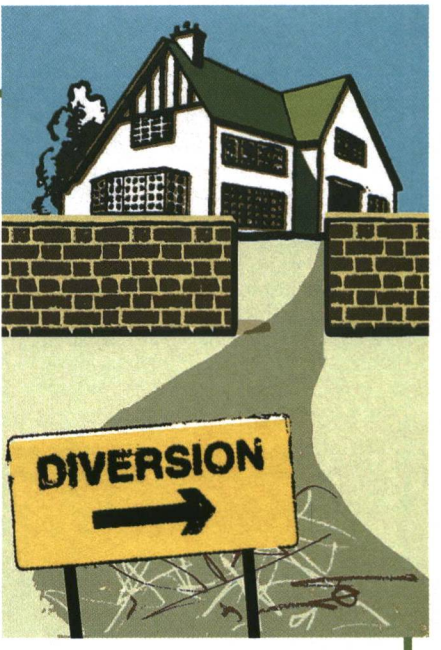
In your December 2000 article on digital TV (p16), you say that people don't need to subscribe to get digital TV. However, ONdigital has told me that this is the only way I can get a terrestrial set-top box. Who's right?
Stan Smit
Preston

A Terrestrial set-top boxes are generally harder to buy than satellite ones – but you should be able to find one. Currys or Dixons sometimes stock Philips and Pioneer models or will order one for you, or try a distributor for Nokia or Pace equipment (under 'Satellite TV and equipment' in *Yellow Pages*). A terrestrial box will cost around £400 so you may decide it's better to subscribe after all to ONdigital and use its free box.

Driveway damage

When the council was resurfacing the path outside my house, it damaged my drive which runs over it. I asked it to repair the damage but I was told it didn't have to, as all land 1.8 metres from the edge of the road is its property. Is this correct?
Name and address
supplied

A There's nothing in public highway legislation that mentions a figure of 1.8m, so you'll need to ask your local authority to clarify its position. Public highway limits start at the boundary of the property (as defined in title plans) on one side of the road and extend to the boundary of the property on the other side. The council is responsible for maintaining everything in between (and that includes your drive, if it runs across a footpath to the kerb). But it only has to repair damage (even if it has itself caused the damage) if it could be a danger or it prevents access to property.



Reprinting facts

I sent my film off to Club 35 to be developed, as you said in 'Give it your best shot' (July 2000, p16) that it 'coped with all APS features'. However, my photos were returned to me without the date printed on the front. Is there a mistake?
Name and address
supplied

A We should have said that Club 35 printed the date on the back of the photos – and we apologise for our error. However, the good news is that Club 35 will now print the date on the front as well (though you'll have to request this specifically).

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How acount is run	Interest rate (%)[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet			7.00[2]	7.00[2]	2,000		✓
Chesham BS Save Direct (2nd)	postal			6.20	6.20	2,500		
Coventry BS CallSave Instant	phone			6.05	6.05	5,000		✓
Egg Internet Only	internet	6.30	6.30	6.30	6.30	1		
First-E Savings	internet	6.17	6.17	6.17	6.17	1		
Halifax Web Saver	internet	6.35	6.35	6.35	6.35	1		
Nationwide BS e-Savings[3]	internet	6.70	6.70	6.70	6.70	1		✓
Newcastle BS Net Savings	internet		6.10	6.10	6.60	1,000		
N&P BS Netmaster Gold Saver[4]	int/post	6.20	6.20	6.20	6.20	1		
Scottish Widows Instant Transfer	post/tel	6.25[5]	6.25[5]	6.25[5]	6.30[5]	100		
Wesleyan Savings Wealthsaver Direct	post/tel		5.75	6.00	6.25	1,000		
Notice accounts								
Alliance & Leicester PhoneSave 75	phone			5.85	6.50	2,500	75	
Dunfermline BS Bank Rate Plus 2	postal			6.43	6.43	2,500	60	
Northern Rock Direct Tracker 90	post/tel	6.00	6.00	6.25	6.30	1	90	
Safeway Postal Notice	postal				7.10[6]	10,000	60	
Scottish Widows Bank 60 Day	post/tel	6.30[5]	6.30[5]	6.30[5]	6.45[5]	1	60	

All rates correct at 9 January 2001

1 Rate before tax 2 Includes a bonus of 1 per cent payable for first six months 3 All transactions via FlexAccount 4 Open to Netmaster Gold customers 5 Includes a 0.5 per cent introductory bonus payable for six months 6 Includes a bonus of 1 per cent payable to April 2001

MINI CASH ISAS

All our Best Buy mini cash Isas are nationally available and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. All the Best Buys offer the same rates for their Tessa-only Isas.

	Cat standard	Interest rate (%) £0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
Britannia BS	✓	6.85	6.85	6.85	6.85	1		✓
C&G		6.75	6.75	6.75	6.75	100		✓
Coventry BS	✓	6.60	6.60	6.60	6.60	1		✓
Derbyshire BS		5.25	5.25	6.05	6.85	25		
First Direct	✓	6.85	6.85	6.85	6.85	1		✓
Furness BS				6.80	6.80	1,000	90	
Hinckley & Rugby BS			6.75	6.75	6.75	500		
Holmesdale BS			5.70	5.70	7.10	500	60	
Monmouthshire BS	✓	6.75	6.75	6.75	6.75	1		✓
Nationwide BS	✓	6.55	6.55	6.55	6.55	1		✓
Nottingham BS			6.80	6.80	6.80	500		
Smile[1]	✓	7.25	7.25	7.25	7.25	1		✓
Tipton & Coseley BS	✓	6.75	6.75	6.75	6.75	1	7	✓

1 Account must be opened via internet

All rates correct at 9 January 2001

NATIONAL SAVINGS

The table gives details of all the National Savings products except Premium Bonds. **Capital Bonds** are an alternative to other fixed-term accounts, and are attractive if you don't pay tax. If you do, you'll have to pay tax on the interest yearly, even though you don't receive it until the end of the five years. **Index-linked Certificates** are worth considering if you are a taxpayer, especially if you pay tax at the higher rate. **Children's** and **Pensioners Bonds** are a good bet if you qualify for them. **Income Bonds** pay a good rate compared with monthly income accounts offered by banks and building societies.

Not all National Savings schemes have the same tax position. With some, the interest is tax-free; with the others, the interest is taxable but the interest is paid 'gross' (that is, with no tax deducted).

	Account details: Amount you can invest (£)	Term/notice of withdrawal	Interest on £500 (%)	Interest on £1,000 (%)	Interest on £10,000 (%)	Interest on £25,000 (%)	Interest paid	Tax position of interest
Capital Bonds Series X	100-250,000	5 years[1]	5.15 f	5.15 f	5.15 f	5.15 f	yearly	paid gross
Cash Isa	10-3,000	nil	6.25	6.25			yearly	tax-free
Certs: Fixed Int 6th Issue	100-10,000	2 years[1]	3.95 f	3.95 f	3.95 f		yearly	tax-free
Certs: Index-linked 6th Issue	100-10,000	2 years[1]	2.50 f+i	2.50 f+i	2.50 f+i		yearly	tax-free
Children's Bonus Bonds Issue U	25-1,000	5 years[2]	4.80 f	4.80 f			yearly	tax-free
Fixed Rate Savings Bonds Issue 6	500-1,000,000	6 mnths[3,4]	5.20 f	5.20 f	5.20 f	5.40 f	yearly	paid net[5]
Income Bonds	500-1,000,000	3 mnths	5.70	5.70	5.70	5.95	mnthly	paid gross
Investment Account	20-100,000	1 mnth	4.60[6]	4.60	5.00	5.30	yearly	paid gross
Ordinary Account	10-10,000	nil	1.85	1.85	1.85		yearly	see[7]
Pensioners Bonds Series 2	500-1,000,000	1 year[8]	5.30 f	5.30 f	5.30 f	5.30 f	mnthly	paid gross
Tessa-only Isa	10-9,000	nil	6.25	6.25			yearly	tax-free

f = fixed rate i = inflation rate

All rates correct at 9 January 2001

1 No interest earned if cashed in before first anniversary 2 Only available to under-16s. No interest earned once holder is 21 3 Also available on a one-year and two-year term with annual or monthly interest 4 No penalty for repayment at end of term, otherwise penalty equal to 90 days' interest on amount to be repaid 5 Tax on the interest payable is deducted at 20 per cent. Non-taxpayers can claim tax back, higher-rate taxpayers have to pay extra 6 4.5 per cent paid on balances of less than £500 7 First £70 of interest earned each year is tax-free (or first £140 of interest if joint account). Interest is otherwise taxable but paid gross 8 You can cash the Bonds in earlier, but you'll lose interest. Two-year and five-year terms also available

quickindex

Our quick index covers the main features in the August 2000 to the January 2001 issues, and any Best Buy Updates or corrections on these topics. For this month's articles, see the contents list on p3. There is a full index to articles published in 1999 and 2000 in our December issue. If you can't find the article you want, ring 0645 123 580.

KEY ● = Update; + Corrections

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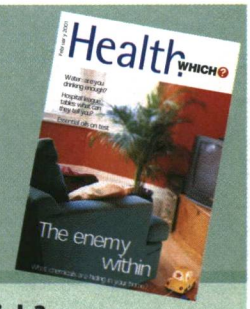
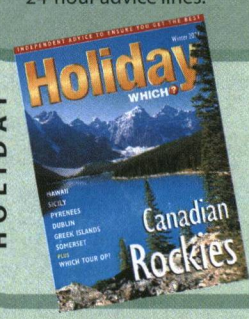
Health Which?

Look after your and your family's health. This bi-monthly magazine offers thoroughly researched information on health and on health services. With free factsheets and 24-hour advice lines.



HOLIDAY



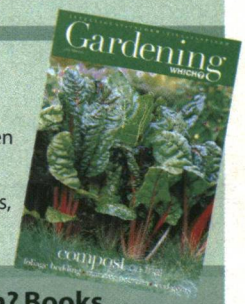
Holiday Which?

This best-selling magazine is published four times a year, and will help you to make every holiday a success. Superb destination reports that tell it like it is, plus free miniguides on every destination covered.

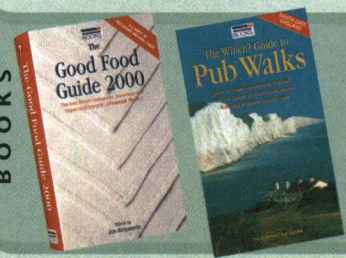
GARDENING

Gardening Which?

Inspiration and practical advice for everyone who loves gardens and gardening. Published ten times a year, you also get access to soil analysis and border design services, 24-hour advice lines, free factsheets and much more.



BOOKS



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www.unbeatable.co.uk/which

www.which.net

Check out our website

www.which.net/which

Check out our website for extra information. There are links to dozens of websites relevant to each issue. You'll find all our current factsheets online, plus this month the *Which?* experts go online to answer your questions on **low inflation** (see p44). E-mail us your questions from the website. And tell us what you think about *Which?* – use the online form to give us your views.

CONTACT US

Members' Helpline 0645 123 580

The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm. You can use our Members' Helpline to check that you have the latest Best Buy information, to order factsheets (please quote the code given), to get help finding a past *Which?* article or check when we'll next be reporting on that subject, or to ask us your other queries about *Which?* or Consumers' Association.

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Please include your *Which?* membership number and a daytime phone number.

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of Management Brian Yates **(Chairman)**; Ruth Gee **(Deputy Chairman)**; Susan Baker, Anthony Burton OBE, Neville Duncan, Margaret Ginman, Tanya Heasman, Harriet Kimbell MBE, Michael Levy, Leif Mills CBE, Michael Moore CBE, John Rimington CB, Gary Waller, Phillip Whitehead MEP, James Woodward-Nutt, Professor Steve Woolgar, Christopher Zealley

CA's Director Sheila McKechnie OBE

ELECTION RESULTS

Elected to Consumers' Association's Council of Management (in alphabetical order) Ruth Gee, Tanya Heasman and Harriet Kimbell.

Not elected John Bevan, Ann Davis, Peter Jackson and Philip McGarvey.

For full voting figures, contact:
Company Secretary
Consumers' Association
2 Marylebone Road
London
NW1 4DF

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Which? factsheets

Our factsheets are free to *Which?* members, and are also available online. If you don't have access to our website, and want to know whether we have a factsheet on a particular topic, ring our members' helpline on **0645 123 580**

New this month

Running a local campaign Details of useful publications, websites and organisations (WLC201)

CORRECTIONS

Fuel bills, October 2000, p17
In the section on double glazing, the final sentence should have read: 'Secondary glazing is cheaper but less effective than low E glazing'.

Cordless phones, January 2001, p34
We gave the wrong price for the BT Diverse 3010 Executive. It currently costs £100 (available at that price at John Lewis).
We apologise for these errors.

Help wanted

Can you help with our research for future articles? Please e-mail us at helpwanted@which.net or send replies to our Hertford address (see 'Contact us' above, right), quoting the department shown.

HOUSEHOLD PESTS

If you have ever had unwanted guests, such as rats, mice, birds, cockroaches or wasps, in your house, we'd like to hear from you. What happened, and how did you deal with the problem? Please write with details of your experience and let us know whether you'd be happy to be featured as a case study in our article. Write to Dept JH.

INVESTMENT CLUBS

Have you ever been involved in the setting up or running of an investment club? If so, we would like to hear about your experiences (good or bad) and any tips you have for other readers on how to go about setting up a club. You do not have to have your experiences published in the magazine. Write to Dept TY.

book offer

Whether you're after a country retreat, a romantic break, or simply a hotel with conference facilities, you'll find something to suit you among the 1,000-plus recommended – and professionally inspected – hotels in *The Which? Hotel Guide 2001*. Until 28 February, we're offering it for £13.99 (usual price £15.99). To order, ring 0800 252 100, quoting code WHG01 (WB0201).

contacts

ALL CHANGE (p14)
Boots Dental Care
08450 708090
Boots Health & Beauty Experience
0845 121 9001
Consumer Council for Postal Services @
0845 601 3265
(general complaints – calls charged at local rate), or write to CCPS
28 -30 Grosvenor Gardens
London SW1W 0TT
Creative DAP Jukebox @
Europart 0870 789 0740
Glass's @
Goldfish 0845 760 9060
Halifax @ 08457 203040
Kodak @ 01442 845710
Nationwide @
08457 302010
Parkers @
Oftel @ 0845 714 5000
VideoLogic @
01923 277488

CANCER SCREENING (p36)
For further information
CancerBACUP @
0808 800 1234 (free – Mon to Fri 9am to 7pm)
(Provides information and support to people affected by cancer – patients, carers and professionals. Its free phone information line is staffed by specialist cancer information nurses)
NHS Cancer screening programmes @

CLEANING CARPETS (p18)
Astonish @
0113 262 5206
Bissell 020 8503 3233
Chem-Dry @ Available from any Chem-Dry operative – see *Yellow Pages*
Cussons 0800 581001
De-Solv-It
01933 402822
Glo White 01204 600510
Jonelle @ 020 7629 7711
K2r @ 01905 450336
Vanish 0845 769 7079
Other useful contacts
The Carpet Council
01562 747351
National Carpet Cleaners Association
0116 271 9550

CURRENT CAR DEALS (p34)
Alfa Romeo @
0800 718 000
Audi @ 0800 699 888 (for local dealers, problems with dealers); 0345 699777 (for brochures)
Daewoo @
0800 060606
Mercedes @
00800 1777 7777
Peugeot @
02476 884000
Renault @
08000 723372
Skoda @ 0345 745745
Other useful contacts
DVLA @ 0870 240 0010

DRILLS (p26)
Black & Decker @
01753 574277
Bosch @ 01895 838782
B &Q @ 0800 444840
Draper @
0800 085 0800
Hilka 020 8391 6767
Hitachi @
01908 660663
JCB 01788 547547
JMB Powertools @
01264 390820
Makita 01908 211678
Metabo @
02380 732000
Power Devil
01788 547547
Skil @ 01895 838743
Wickes @
0500 300328

INSIDE STORY (p4)
'City slickers 2' (p6)
Complaints to:
Richard Page
Head of Compliance
Lincoln Financial Group
The Quays
101-105 Oxford Road
Uxbridge
Middlesex
UB8 1LZ

SAVINGS ACCOUNTS (p10)
Nationwide BS @
08457 302010
Scottish Widows @
0845 845 0829
Standard Life Bank @
0845 609 0256
Yorkshire BS @
08451 200100
Other useful contacts
Banking Code
Standards Board @
020 7661 9694

SAVINGS MONITOR (p56)
Mini cash Isas
Britannia BS @
0800 269655
C&G @
0800 717505
Coventry BS @
0845 766 5522
Derbyshire BS @
0845 600 4005
First Direct @
0800 242424
Furness BS @
0800 220568
Hinckley & Rugby BS @
01455 251234
Holmesdale BS @
01737 245716
Monmouthshire BS
01633 844444
Nationwide BS @
0500 302010
Nottingham BS @
0115 948 1444
Smile @
Tipton & Coseley BS @
0121 557 2551
National Savings @
0845 964 5000
Savings accounts
Abbey National @
Alliance & Leicester @
0845 964 5660
Chesham BS @
08000 186214
Coventry BS @
0845 766 5522
Dunfermline BS @
0845 601 3066
Egg @
First-E @
Halifax @
Nationwide BS @
Newcastle BS @
Northern Rock @
0845 600 6767
Norwich & Peterborough BS @
Safeway @ 0800 995995
Scottish Widows Bank @
0845 845 0829
Wesleyan Savings Bank @ 0121 212 0899

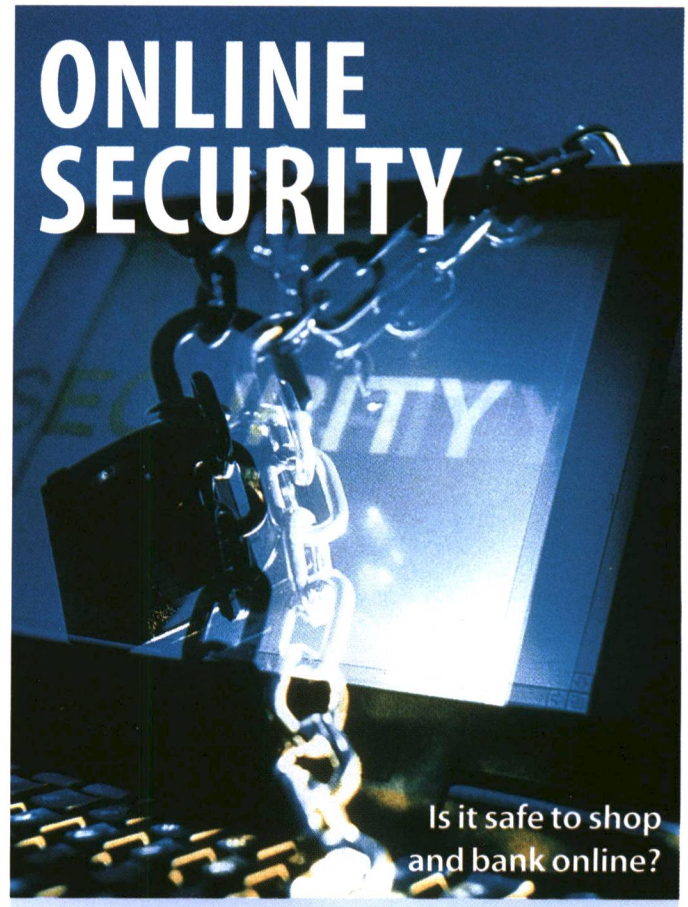
TV/VCR PACKAGES (p40)
Aiwa @ 0870 168 9000
Bush @ 020 8787 3111
Goodmans Exclusive to Argos @ 0870 600 3030
Grundig @
020 8324 9495
Panasonic @
08705 357357
Philips @
020 8665 6350
Roadstar @
020 8594 5533
Samsung @
0800 521652
Sharp @
0800 262958
Sony @
08705 111999

WAP PHONES (p30)
BT Cellnet @
0870 586 0860
One 2 One @
0500 500121
Orange @
0800 801080
Virgin Mobile @
0845 600 0600
Vodafone @
08700 725654

For dozens of links to useful web sites, go to: www.which.net/which
There's a link for every company shown above with a @. Where a company belongs to the Which? Web Trader scheme (www.which.net/webtrader/) we indicate it with a W

PHOTOGRAPHY IMAGE BANK

WHICH? next month



- **TAP INTO WAP PART 2**
  12 Wap mobile phones on test
- **HERBAL REMEDIES**
  Do they work and are they safe?
- **SUPERMARKETS ONLINE**
  Good enough to say goodbye to trolleys?

PLUS

- Best Buy VCRs– and why you should buy one now
- Laptops – the best from 12 on test
- Kettles – the latest designs and features
- Legal services insurance – how good is it?
- Stakeholder pensions – a first look

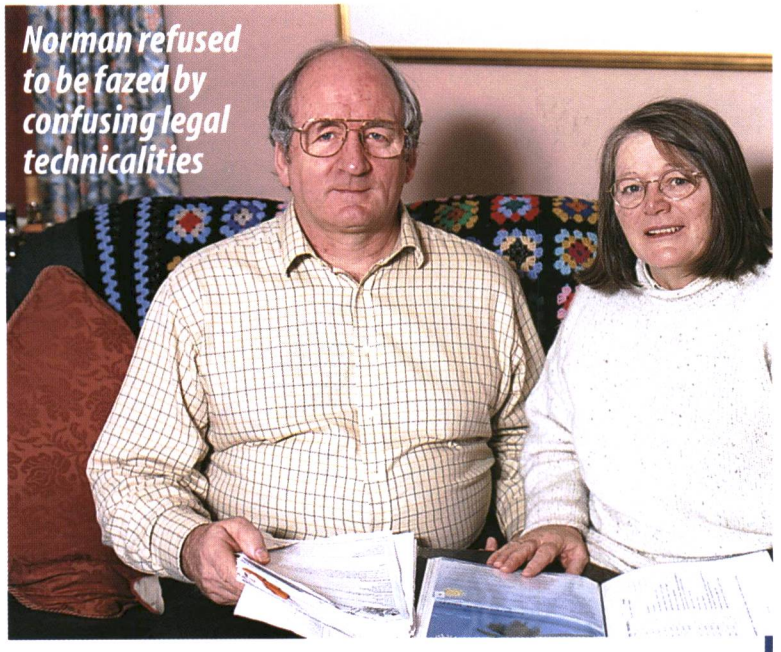
Coming up in future issues

- Current accounts
- Mortgage advice
- Digital cameras
- Food labelling
- Credit cards compared
- Product reliability
- Hay fever remedies
- Diets
- Vacuum cleaners
- Jigsaws
- Travel insurance
- Letting agents
- Holiday money

PLUS How to fill out your tax return – a 36-page guide

briefcases

Two recent cases from our lawyers' files



Norman refused to be fazed by confusing legal technicalities

Perseverance pays off

Following a holiday, Norman Macrae took out a claim against Travel Quest Group Ltd (TQGL) for a last-minute change to accommodation that turned out to be below the standard promised. Three weeks later, TQGL's solicitors told Norman that he'd put the wrong name on the claim. It said Travel Quest Ltd (the word 'Group' had been omitted). They said that, if Norman paid their costs to date, they'd agree to the claim being amended. Norman asked us for advice.

We told Norman that, technically, as the company the solicitors were acting for wasn't the one named, they couldn't claim to have done any work on the case and so couldn't claim any fees. Norman applied to the small claims court to amend the claim. His application was successful, but the solicitors' claim to have their costs to date paid wasn't upheld.

Norman's holiday claim continued. He told the solicitors' representative at court that he would settle for £500 plus £195 court costs. TQGL's solicitors bombarded him with confusing e-mails and letters full of legal jargon, then offered to settle for £350 which Norman rejected. They then increased the offer to £500. Again Norman refused. TQGL's solicitors then claimed that Norman had said he would settle for £500. By changing his mind, they said, he had compromised his claim. Norman reminded them that he had also asked for the £195 court fees. The solicitors then applied to the court to settle the claim on the basis of compromise. Their plea was rejected, and Norman's holiday claim went to court. TQGL's solicitors still persisted in their plea that Norman had compromised his claim. But the judge ruled against the charge and awarded Norman £904 for his claim against the travel company.

POINT OF LAW

Procedures for claims in the small claims court are informal. If you are confused by representations from the other party's solicitors, don't be put off from pursuing your claim. Check your own position with someone who knows the law.

PHOTOGRAPHY ROBIN BECKHAM, MIKE CHARITY

The wrong combination

When Malcolm Smylie needed a new boiler, he phoned Vokera Ltd, a company specialising in combination boilers, and asked its advice on which one would be best for the needs of his family and the size of his house. Vokera recommended a boiler which Malcolm then asked his fitter to buy. Before buying it, the fitter checked again with Vokera and was still advised to buy the same one.

However, immediately after the boiler was installed, it became clear that it couldn't produce enough hot water so Malcolm complained. Vokera refused to help. It denied that its sales team had given both him and his fitter incorrect advice, and maintained that Malcolm should have checked details in the sales literature. Malcolm was told to take the matter up with the fitter. Unhappy with this response, Malcolm turned to us for help.

We wrote to Vokera and said that it was responsible for the advice of its sales team. Letters were exchanged, but finally, Vokera, without accepting liability, agreed to upgrade Malcolm's boiler, but would not cover the installation costs. Malcolm accepted this offer.

Malcolm's new boiler didn't meet the needs of his family

POINT OF LAW

Manufacturers may be liable for the advice they give consumers. This would be the case where they know that consumers will rely on that advice (and that it was reasonable to do so).

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for **existing Which? Legal Service members** is **01992 822 828.**